

SECTION III.

Housing and Community Development Needs

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Introduction

This section discusses the State's housing and community development conditions and needs, as identified by citizens through surveys, public forums, and public comments. This section partially satisfies the requirements of Sections 91.305, 91.310, and 91.315 of the State Government's Consolidated Plan Regulations. A more comprehensive market analysis for the State and a discussion of the challenges of housing special needs groups are found in the Housing Market Analysis and Special Needs sections of the report.

Background on primary data sources. The qualitative housing and community development priorities were obtained from regional forums and a key person survey.

During February 2004, 134 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities. The attendees completed a number of exercises where they discussed community needs, learned of available resources to meet their needs and identified gaps between needs and resources.

In January 2004, 4,400 community surveys were distributed to local government leaders, providers of housing, health, and other community services, members of housing and community coalitions, and other interested parties. A total of 386 surveys were received, representing 86 of the State's 92 counties. Roughly 28 percent of the survey respondents represented local governments in the State, 14 percent were housing providers, 12 percent were social service providers, 8 percent were economic development professionals and the remaining respondents represented other types of organizations (e.g., advocacy, health care providers, etc.).

Regional Forums

To gather public input into the Consolidated Planning process, six public forums were held throughout the State in February 2004. The forums were regionally distributed, with two in the northern, two in the southern, and two in the central part of the State. The six forums were held in Auburn, Crawfordsville, Rensselaer, Rushville, Seymour and Vincennes and lasted approximately two hours. All sites where the forums were held were accessible to persons with disabilities.

The primary purpose of the forums was to provide Indiana residents the opportunity to voice their opinions about the greatest needs in their communities. A secondary purpose was to distribute information about the four HUD grants and eligible activities to citizens and representatives of housing and community development organizations. More than 4,000 brochures were distributed to citizens and organizations throughout the State to announce the forums. In addition, the State used area media contacts and personal telephone calls to key people in each of the communities when the forums were held to publicize the forums.

Community forums. As in past years, there was an attempt to enhance the community participation process. This year every effort was made to increase the diversity and attendance at the forums and to achieve greater understanding of the forum exercises by all participants. As discussed in the participation plan, many progressive methods to reach a wide variety of agencies/organizations and citizens statewide were used to boost attendance.

A total of 134 community participants attended the forums, representing 57 agencies, 47 non-profit organizations and 30 residents/others. Although this was not a significant increase from last year, there was a notable increase in the diversity of participants that attended the sessions. This year a number of mayors, city/small town/state council representatives, and economic development staff were included in those attending the forums. In addition, there was greater participation from a diversity of non-profit organizations/agencies. The following is a detailed account of those attending the sessions.

**Exhibit III-1.
Forum Attendees,
by Type**

Source:
The Keys Group, 2004.

| Forum | Resident/ Other | Agencies | Non-Profit | Total Participants |
|----------------|--------------------|-----------|------------|-----------------------|
| Auburn | 3 | 13 | 13 | 29 |
| Crawfordsville | 8 | 12 | 4 | 24 |
| Rensselaer | 8 | 11 | 9 | 28 |
| Rushville | 3 | 9 | 2 | 14 |
| Seymour | 4 | 8 | 10 | 22 |
| Vincennes | 4 | 4 | 9 | 17 |
| Total | 30 | 57 | 47 | 134 |

Forum Process. The forums began with a brief welcome and introductions of the attending agency representatives. Following introductions, an overview of the forum agenda was presented and participants were divided into groups of no more than six. The groups were then assigned to complete two exercises.

The first activity was designed to assemble a list of the top community issues. The groups worked together to come to consensus about the top issues facing their communities. Following this exercise, a representative from each group from the three State agencies that administer the four HUD grants (the Indiana Department of Commerce, the Indiana Housing Finance Authority and the Family and Social Services Administration) made brief presentations about their agency programs, eligible housing and community development activities and contact information. In addition, the Indiana Civil Rights Commission (ICRC) made a presentation about fair housing issues.

The agency presentations were followed by a second group exercise. Participants were asked to consider the State program activities eligible for HUD funding and rank them in order of need for their communities. This exercise worksheet was modified slightly to have this forum cycle achieve greater understanding of program activities. Groups were given a worksheet delineating CDBG/community development, CDBG/housing, HOME, HOPWA, and ESG eligible activities and asked to prioritize each grouping.

Forum findings. The responses received from forum participants were developed into a list of community issues that were tabulated according to the number of times a group listed them as a top community issue during each of the six regional forums. Exhibit III-2 lists the top concerns at each of the six forums ranked according to the fore mentioned criterion. Those issues listed under the “Statewide” column are the issues organized according to the number of times they appeared as a top ten issue at all of the forums.

As reflected in the exhibit, affordable housing ranked number one over all but one of the forums. As expected from previous years, transportation ranked in the top five overall, but in one of the forums transportation was not placed on the list. In addition, workforce development and job and training appeared consistently at the top of the ranking at all of the forums, where last year special needs housing programs ranked. Special need housing programs were ranked in the top ten but not as high as they had been in previous years. New to the top ten lists were historic preservation and Hispanic programs.

Exhibit III-2.
Top Community Issues, by Forum and Overall

| Statewide | Auburn | Crawfordsville | Rensselaer | Rushville | Seymour | Vincennes |
|----------------------------|---|--|------------------------------------|--|---|---|
| Lack of affordable housing | Lack of affordable housing | Affordable transportation | Affordable housing | Affordable housing for mentally ill, single/family | Affordable housing | Affordable housing |
| Transportation | Lack of affordable or low cost transportation | Water/sewage Infrastructure | Jobs | Jobs | Infrastructure | Housing rehabilitation |
| Infrastructure | Homeowner rehabilitation | Support services | Infrastructure | Public transportation | Affordable daycare | Employment |
| Workforce Development | Jobs | Jobs | Transition housing | Economic development | Jobs | Job training |
| Job Training | Downtown Revitalization/ Commercial Development | Fire stations/ Equipment | Public transportation | Infrastructure | Affordable healthcare | Infrastructure |
| Homelessness | Infrastructure | Affordable safe housing | Education | Support services with centralized assistance | Transportation | Fire and police departments |
| Healthcare | Homeless shelter | Qualified workforce | Affordable healthcare | Education | Affordable elder services | Homeless shelters |
| Childcare | Health care | Professional workforce | Seamless substance abuse treatment | Child care | Downtown revitalization | Child and youth assistance |
| Downtown Revitalization | Historic preservation | Lack of moderate paying jobs | Economic/ Industrial development | Health care | Special needs housing | Economic development |
| Youth & Elderly Recreation | Scattered low income housing | Job incentives | Violence/gang problems | Community revitalization | Heating/Utilities assistance | Leadership |
| | Closing SSI office | Increased poverty | Access to services | Emergency shelter | Hispanic programs | Higher wages |
| | Financial Assistance for purchasing homes | Housing development | Retirement communities | Transitional housing for many populations | Mental/Substance abuse | Higher education |
| | Preserving existing farm land | Historic preservation of commercial and residential properties | Media communication | Homeless shelter | Access to services | Increase mainstream vouchers |
| | Community/ Senior Centers | Emergency shelter | Centralized government services | Senior housing | Financial education | Education on housing opportunities |
| | Communication | Elderly homeownership | Family recreation | Youth center | Barriers between funding and program agencies | Modification on funding w/ vouchers |
| | Low income purchasing | Economic development | Community assessment/Gap analysis | Supportive housing | Agency networking | Transportation |
| | Institutional restoration | Downtown revitalization | Youth development programs | | Environment (pollution) | Visit ability (accessibility) |
| | Education of homeowner | Difference \$ levels of housing | Diversion programs | | Non profit economic development | Compliance with fair housing for accessibility |
| | Youth foster home | Deteriorating housing | Dual diagnosis | | Workforce development and living wage | Senior and handicap housing |
| | Library services | County zoning | Special needs/disability | | Foreclosure and homeownership counseling | Childcare/Insurance assistance for single parent families |
| | Vandalism, increasing crime, drugs | Complex systems | Child/elder care | | Zoning issues/ Ordinance | Education/ counseling on homeownership/ purchase |
| | Financial literacy education | Community draw (attraction) | Handicap housing | | | Housing vouchers for disabled |
| | Immigrant employees | Child care | Tenant based rental assistance | | | Weatherization programming |
| | Child care | Better access to vouchers | Population integration | | | |
| | | Available housing | | | | |
| | | Affordable, accessible, quality medical care | | | | |

Source: The Keys Group 2004

Top program activities. The program activity lists that follow are organized according to the average ranking received from groups at all six regional forums. The responses received were tallied and divided by the number of groups that ranked the activity. It is important to note that there were some forum groups that chose (because of lack of familiarity with the activity or other varies reasons) not to rank activities and, therefore, the average rankings are based on tallies from groups choosing to rank the activity.

Top program activities: CDBG/community development. As Exhibit III-3 shows, job training and sewers were, on average, the top CDBG/community development program activities. It should be noted that this is different from last year when the top issue was infrastructure to support affordable housing. Exhibits III-8 through III-13 show how the CDBG/community development activities were ranked at the individual forums. The top community development needs were fairly consistent among the individual forums, with job training consistently ranked high and community centers and library expansions ranked lowest.

**Exhibit III-3.
Top Community
Development Activities**

Source:
The Keys Group, 2004.

| Community Development Activities (CDBG) | Average Ranking (All Forums) |
|---|---------------------------------|
| Job Training/Creation | 3.53 |
| Sewer | 3.82 |
| Infrastructure in Support of Affordable Housing | 4.00 |
| Water | 4.33 |
| Downtown Revitalization | 4.89 |
| Storm Water | 5.07 |
| Community Planning Studies | 5.21 |
| Daycare Center | 5.79 |
| Healthcare Center | 5.94 |
| Fire Station/Truck | 7.00 |
| Senior Citizen Centers | 7.63 |
| Community Center | 7.78 |
| Library Expansion | 8.87 |

Top issues: CDBG/housing. Exhibit III-4 illustrates the top overall CDBG housing activities, including emergency shelters and owner occupied rehabilitation; ranking a 2.95 given all forums. Different from last year, there was no consistency in ranking in this area. In addition, there was no pattern to the ranking even within forum groups attending the same session (see Exhibits III-8 through III-13 for rankings at each forum).

**Exhibit III-4.
Top Housing
Activities (CDBG)**

Source:
The Keys Group, 2004.

| House Activities (CDBG) | Average Ranking (All Forums) |
|--------------------------------------|---------------------------------|
| Emergency Shelter | 2.95 |
| Owner-Occupied Rehabilitation | 2.95 |
| Down Payment Assistance | 4.26 |
| Rental Housing Rehabilitation | 4.58 |
| Housing Needs Assessments | 4.75 |
| Home Repair/Home Modification | 4.88 |
| Transitional Housing Rehabilitation | 4.88 |
| Youth Shelter | 5.47 |
| Development Feasibility Studies | 5.69 |
| Migrant/Seasonal Farm Worker Housing | 8.13 |

Top issues: HOME. Exhibit III-5 shows the activities associated with low income residents qualifying for mortgages ranked on average, the highest overall for HOME funded eligible activities. Providing assistance to those wanting to become homeowners received high overall rankings and appeared to be a top concern at all the forums that ranked the activities. However, a closer review of the ranking finds that although mortgage assistance ranked high on average, rental housing ranked consistently higher by more groups than every activity in this category with owner occupied rehabilitation ranking consistently high as well. The lowest priorities were given to the activities of rental refinance (like last year) and predevelopment loans. These findings are shown in Exhibits III-8 through III-13.

**Exhibit III-5.
Top Housing/
HOME Activities**

Source:
The keys Group, 2004.

| HOME Investment Partnerships Funds (HOME) | Average Ranking (All Forums) |
|---|---------------------------------|
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 |
| Rental Housing | 3.21 |
| Homeownership Counseling/Down Payment Assistance | 3.24 |
| Transitional Housing | 3.37 |
| Single Family Homeownership (Homebuyer) | 3.67 |
| Tenant-Based Rental Assistance | 4.59 |
| Owner-Occupied Housing | 5.25 |
| Homeowner Repair and Refinance | 5.37 |
| Lease-Purchase | 6.93 |
| Predevelopment Loans | 7.00 |
| Rental Refinance | 7.07 |

Top Issues: Housing for People with AIDS (HOPWA). As Exhibit III-6 illustrates, support services for persons with AIDS ranked highest at all of the forums on average. Although a close review of the data finds all HOPWA activities ranking high by one forum group or another. Although support services rank consistently highest, rental assistance and those activities providing direct support for those with AIDS were across the board noted as high priority. Exhibits III-8 through III-13 support this finding.

**Exhibit III-6.
Top HOPWA Activities**

Source:
The Linda Keys Group, 2004

| Housing Opportunities for Persons with AIDS (HOPWA) | Average Ranking (All Forums) |
|---|---------------------------------|
| Support Services | 2.82 |
| Housing Information | 3.50 |
| Rental Assistance | 3.50 |
| Acquisition of Housing | 4.00 |
| Short Term Rent | 4.14 |
| Operating Cost | 4.40 |
| Short Term Mortgage Payments | 5.00 |
| Technical Assistance | 5.17 |
| Utility Assistance | 5.29 |
| Home Repair/Modifications | 6.60 |
| Rehabilitation | 6.67 |
| New Construction of Housing | 10.00 |

Top Issues: Emergency Shelter Grants (ESG). While the HOPWA program’s highest priority rankings were those associated with helping clients with housing and living expenses, the opposite was true for the ESG program activity rankings; shelter management (specifically in terms of salaries) and operational expenses ranked as the top priorities for the ESG program. Supporting service providers with administrative overhead was the top ESG program activity priority across all forums, while providing money to cover client personal and housing expenses ranked below shelter management support. This breakdown held true even when examining the forum-by-forum group priorities, as shown in the following exhibits.

**Exhibit III-7.
Top ESG Shelter Activities**

Source:
The Keys Group, 2004.

| Emergency Shelter Grants (ESG) | Average Ranking (All Forums) |
|--------------------------------|---------------------------------|
| Shelter Services | |
| Case Management | 2.09 |
| Shelter Operations | |
| Salaries | 2.23 |
| Management/Rental Payment | 2.55 |
| Utility Bills | 3.36 |
| Homelessness Prevention | |
| Client First Month's Rent | 3.33 |
| Client Rental Payment | 3.41 |
| Client Utility Bills | 3.47 |
| Client Security Deposit | 3.50 |
| Client Back Utility Bills | 4.21 |

Top issues by forum site. Exhibits III-8 to III-13 show individual groups and average ranking for all activities by forum locations.

**Exhibit II-8.
Auburn Activities**

| | Overall Average | Aubum | | | | | Average | |
|---|-----------------------------|-------|---|---|----|---|---------|------|
| | | 1 | 2 | 3 | 4 | 5 | | |
| Community Development Activities CDBG | | | | | | | | |
| Job Training/Creation | 3.53 | 5 | 1 | | 10 | 3 | 4.75 | |
| Sewer | 3.82 | 1 | 3 | | 5 | 1 | 2.50 | |
| Infrastructure in Support of Affordable Housing | 4.00 | 4 | 3 | | 9 | 5 | 5.25 | |
| Water | 4.33 | 2 | 3 | | 5 | 2 | 3.00 | |
| Downtown Revitalization | 4.89 | 4 | 2 | | 2 | 4 | 3.00 | |
| Storm Water | 5.07 | 3 | 3 | | 5 | 1 | 3.00 | |
| Community Planning Studies | 5.21 | 4 | 4 | | 1 | | 3.00 | |
| Daycare Center | 5.79 | 8 | 4 | | 11 | 7 | 7.50 | |
| Healthcare Center | 5.94 | 4 | 4 | | 7 | 6 | 5.25 | |
| Fire Station/Truck | 7.00 | 4 | 5 | | 6 | | 5.00 | |
| Senior Citizen Centers | 7.63 | 7 | 4 | 1 | 4 | | 4.00 | |
| Community Center | 7.78 | 6 | 2 | | 3 | | 3.67 | |
| Library Expansion | 8.87 | 9 | 4 | 1 | 8 | | 5.50 | |
| Housing Activities CDBG | | | | | | | | |
| Emergency Shelter | 2.95 | 3 | 3 | 1 | 6 | | 3.25 | |
| Owner-Occupied Rehabilitation | 2.95 | 4 | 2 | | 4 | 1 | 2.75 | |
| Down Payment Assistance | 4.26 | 5 | 3 | | 5 | | 4.33 | |
| Rental Housing Rehabilitation | 4.58 | 6 | 3 | | 3 | 4 | 4.00 | |
| Housing Needs Assessments | 4.75 | 1 | 1 | | 1 | 5 | 2.00 | |
| Home Repair/Home Modification | 4.88 | 2 | 2 | | 9 | 2 | 3.75 | |
| Transitional Housing Rehabilitation | 4.88 | 7 | 3 | | 7 | | 5.67 | |
| Youth Shelter | 5.47 | 9 | 3 | | 8 | | 6.67 | |
| Development Feasibility Studies | 5.69 | 10 | 1 | | 2 | 3 | 4.00 | |
| Migrant/Seasonal Farm Worker Housing | 8.13 | 8 | 3 | | 10 | | 7.00 | |
| HOME Investment Partnerships Funds (HOME) | | | | | | | | |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | 2 | 2 | | 1 | | 1.67 | |
| Rental Housing | 3.21 | 8 | 1 | | 1 | | 3.33 | |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 1 | 1 | | 6 | 4 | 3.00 | |
| Transitional Housing | 3.37 | 6 | 3 | | 3 | | 4.00 | |
| Single Family Homeownership (Homebuyer) | 3.67 | 2 | 1 | 1 | 5 | 3 | 2.40 | |
| Tenant-Based Rental Assistance | 4.59 | 7 | 2 | | 4 | | 4.33 | |
| Owner-Occupied Housing | 5.25 | 4 | 3 | | 8 | 2 | 4.25 | |
| Homeowner Repair and Refinance | 5.37 | 3 | 2 | | 7 | 1 | 3.25 | |
| Lease-Purchase | 6.93 | 5 | 3 | | 10 | | 6.00 | |
| Predevelopment Loans | 7.00 | 9 | 3 | | 9 | | 7.00 | |
| Rental Refinance | 7.07 | | 3 | | 2 | | 2.50 | |
| Emergency Shelter Grants (ESG) | | | | | | | | |
| Shelter Services | | | | | | | | |
| Case Management | 2.09 | 1 | | 8 | 1 | 6 | 4.00 | |
| Emergency Shelter Grants (ESG) (continued) | | | | | | | | |
| Shelter Operations | | | | | | | | |
| Salaries | 2.23 | | 4 | | 5 | | 9 | 6.00 |
| Management/Rental Payment | 2.55 | | 3 | | 6 | | 7 | 5.33 |
| Utility Bills | 3.36 | | 3 | | 7 | | 8 | 6.00 |
| Homelessness Prevention | | | | | | | | |
| Client Utility Bills | 3.33 | | 3 | 2 | | 2 | 2 | 2.25 |
| Client Rental Payment | 3.41 | | 3 | 2 | | 1 | 2 | 2.00 |
| Client Security Deposit | 3.47 | | 3 | 2 | | 5 | 2 | 3.00 |
| Client First Month's Rent | 3.50 | | 3 | 2 | 1 | 4 | 2 | 2.40 |
| Client Back Utility Bills | 4.21 | | 3 | 2 | 1 | 3 | 2 | 2.20 |
| Housing Opportunities for Persons with AIDS (HOPWA) | | | | | | | | |
| Support Services | 2.82 | | | 2 | | | | 2.00 |
| Housing Information | 3.50 | | | 3 | | | | 3.00 |
| Rental Assistance | 3.50 | | | 1 | | | | 1.00 |
| Acquisition of Housing | 4.00 | | | 3 | | | | 3.00 |
| Short Term Rent | 4.14 | | | 1 | | | | 1.00 |
| Operating Cost | 4.40 | | | 3 | | | | 3.00 |
| Short Term Mortgage Payments | 5.00 | | | 1 | | | | 1.00 |
| Technical Assistance | 5.17 | | | 3 | | | | 3.00 |
| Utility Assistance | 5.29 | | | 1 | | | | 1.00 |
| Home Repair/Modifications | 6.60 | | | 3 | | | | 3.00 |
| Rehabilitation | 6.67 | | | 3 | | | | 3.00 |
| New Construction of Housing | 10.00 | | | 3 | | | | 3.00 |
| Fair Housing Needs | | | | | | | | |
| Host training | 2.13 | | 1 | 1 | | | | 1.00 |
| Conduct a survey of fair housing tests in your area | 2.38 | | | | | | | * |
| Distribute fair housing information in your community | 2.81 | | 2 | 1 | 1 | | | 1.33 |
| Partner with others in your area to promote fair housing | 3.17 | | | | | | | * |
| Recruit members from area to serve on the statewide task force | 3.25 | | | | | | | * |
| Implement a local fair housing ordinance in your town | 4.50 | | 3 | | | | | 3.00 |
| Target a specific fair housing concern in your community | 4.50 | | | | | | | * |
| Hold local fair housing symposia in a language other than English | 4.75 | | | 1 | | | | 1.00 |
| Hold a statewide fair housing summit in your area | 5.86 | | | | | | | * |
| Important to # Communities | | | | | | | | |
| - concerning predatory lending | 10.0 | | X | X | | | | |
| - concerning accessible housing and rights | 8.0 | | | X | | | | |
| - concerning fair housing rights of Latinos or other ethnic group | 7.0 | | X | | | | | |
| What languages would be useful? (brochures) | Spanish, Asian, Middle East | | | | | | | |

Source: The Keys Group, 2004.

**Exhibit III-9.
Crawfordsville Activities**

| | Overall Average | Crawfordsville | | | | Average |
|---|--------------------|----------------|----|---|----|---------|
| | | 1 | 2 | 3 | 4 | Average |
| Community Development Activities CDBG | | | | | | |
| Job Training/Creation | 3.53 | | | | | * |
| Sewer | 3.82 | 4 | | 1 | 9 | 4.67 |
| Infrastructure in Support of Affordable Housing | 4.00 | 6 | 6 | 2 | 1 | 3.75 |
| Water | 4.33 | 7 | | 5 | 10 | 7.33 |
| Downtown Revitalization | 4.89 | 1 | 1 | 3 | 2 | 1.75 |
| Storm Water | 5.07 | 3 | | | 4 | 3.50 |
| Community Planning Studies | 5.21 | | | | | * |
| Daycare Center | 5.79 | 2 | 2 | 6 | 7 | 4.25 |
| Healthcare Center | 5.94 | 5 | 3 | | 6 | 4.67 |
| Fire Station/Truck | 7.00 | 8 | | 4 | 5 | 5.67 |
| Senior Citizen Centers | 7.63 | 11 | 5 | 8 | 12 | 9.00 |
| Community Center | 7.78 | 10 | 4 | 9 | 11 | 8.50 |
| Library Expansion | 8.87 | 9 | 7 | 7 | 8 | 7.75 |
| Housing Activities CDBG | | | | | | |
| Emergency Shelter | 2.95 | 1 | 7 | 5 | 6 | 4.75 |
| Owner-Occupied Rehabilitation | 2.95 | 4 | 2 | 2 | 2 | 2.50 |
| Down Payment Assistance | 4.26 | 5 | 1 | 1 | 3 | 2.50 |
| Rental Housing Rehabilitation | 4.58 | 3 | 3 | 3 | 1 | 2.50 |
| Housing Needs Assessments | 4.75 | | 8 | 9 | 8 | 8.33 |
| Home Repair/Home Modification | 4.88 | | | | | * |
| Transitional Housing Rehabilitation | 4.88 | 2 | 4 | 7 | 4 | 4.25 |
| Youth Shelter | 5.47 | 6 | 6 | 6 | 5 | 5.75 |
| Development Feasibility Studies | 5.69 | | 9 | 4 | 7 | 6.67 |
| Migrant/Seasonal Farm Worker Housing | 8.13 | | 5 | 8 | 9 | 7.33 |
| HOME Investment Partnerships Funds (HOME) | | | | | | |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | | 1 | 6 | 1 | 2.67 |
| Rental Housing | 3.21 | 3 | 3 | 1 | 2 | 2.25 |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 4 | 4 | 5 | 4 | 4.25 |
| Transitional Housing | 3.37 | 1 | 1 | | 5 | 2.33 |
| Single Family Homeownership (Homebuyer) | 3.67 | 10 | 6 | 3 | 3 | 5.50 |
| Tenant-Based Rental Assistance | 4.59 | 5 | 2 | 2 | 6 | 3.75 |
| Owner-Occupied Housing | 5.25 | 8 | 5 | | 1 | 4.67 |
| Homeowner Repair and Refinance | 5.37 | 9 | 9 | | 9 | 9.00 |
| Lease-Purchase | 6.93 | 2 | 7 | | 8 | 5.67 |
| Predevelopment Loans | 7.00 | 6 | 10 | 4 | 7 | 6.75 |
| Rental Refinance | 7.07 | 7 | 8 | | 10 | 8.33 |
| Emergency Shelter Grants (ESG) | | | | | | |
| Shelter Services | | | | | | |
| Case Management | 2.09 | | | | 2 | 2.00 |

| | Overall Average | Crawfordsville | | | | Average |
|---|--------------------|----------------|---|---|---|---------|
| | | 1 | 2 | 3 | 4 | Average |
| Emergency Shelter Grants (ESG) (continued) | | | | | | |
| Shelter Operations | | | | | | |
| Salaries | 2.23 | | | | 1 | 1.00 |
| Management/Rental Payment | 2.55 | | 1 | | 1 | 1.00 |
| Utility Bills | 3.36 | | 8 | | 1 | 4.50 |
| Homelessness Prevention | | | | | | |
| Client Utility Bills | 3.33 | 3 | 5 | 6 | | 4.67 |
| Client Rental Payment | 3.41 | 6 | 4 | 5 | | 5.00 |
| Client Security Deposit | 3.47 | 2 | 2 | 3 | | 2.33 |
| Client First Month's Rent | 3.50 | 9 | 3 | 2 | | 4.67 |
| Client Back Utility Bills | 4.21 | 10 | 1 | 4 | | 5.00 |
| Housing Opportunities for Persons with AIDS (HOPWA) | | | | | | |
| Support Services | 2.82 | | 2 | 1 | | 1.50 |
| Housing Information | 3.50 | | 4 | 3 | | 3.50 |
| Rental Assistance | 3.50 | | 1 | 2 | | 1.50 |
| Acquisition of Housing | 4.00 | | | | | * |
| Short Term Rent | 4.14 | | 3 | | | 3.00 |
| Operating Cost | 4.40 | | | | | * |
| Short Term Mortgage Payments | 5.00 | | | | | * |
| Technical Assistance | 5.17 | | | | | * |
| Utility Assistance | 5.29 | | | | | * |
| Home Repair/Modifications | 6.60 | | | | | * |
| Rehabilitation | 6.67 | | | | | * |
| New Construction of Housing | 10.00 | | | | | * |
| Fair Housing Needs | | | | | | |
| Host training | 2.13 | 2 | 2 | | | 2.00 |
| Conduct a survey of fair housing tests in your area | 2.38 | 6 | 4 | | | 5.00 |
| Distribute fair housing information in your community | 2.81 | 5 | 1 | | | 3.00 |
| Partner with others in your area to promote fair housing | 3.17 | 3 | | | | 3.00 |
| Recruit members from a area to serve on the statewide task force | 3.25 | 1 | | | | 1.00 |
| Implement a local fair housing ordinance in your town | 4.50 | 4 | 5 | | | 4.50 |
| Target a specific fair housing concern in your community | 4.50 | | 6 | | | 6.00 |
| Hold local fair housing symposia in a language other than English | 4.75 | 7 | 3 | | | 5.00 |
| Hold a statewide fair housing summit in your area | 5.86 | | | | | 0.00 |
| Important to # Communities | | | | | | |
| - concerning predatory lending | 10.0 | | X | | | |
| - concerning accessible housing and rights | 8.0 | X | X | | | |
| - concerning fair housing rights of Latinos or other ethnic group | 7.0 | X | X | | | |
| What languages would be useful? (brochures) | Spanish | | | | | |

Source: The Keys Group, 2004.

**Exhibit III-10.
Rensselaer Activities**

| | Overall Average | Rensselaer | | | | |
|---|--------------------|------------|----|----|----|---------|
| | | 1 | 2 | 3 | 4 | Average |
| Community Development Activities CDBG | | | | | | |
| Job Training/Creation | 3.53 | 1 | 1 | 5 | 3 | 2.50 |
| Sewer | 3.82 | 2 | | 1 | 6 | 3.00 |
| Infrastructure in Support of Affordable Housing | 4.00 | 4 | 3 | 4 | 1 | 3.00 |
| Water | 4.33 | 2 | | 2 | 5 | 3.00 |
| Downtown Revitalization | 4.89 | 7 | | 10 | 8 | 8.33 |
| Storm Water | 5.07 | | | 3 | 7 | 5.00 |
| Community Planning Studies | 5.21 | 6 | 2 | 13 | 4 | 5.00 |
| Daycare Center | 5.79 | 8 | | 8 | 2 | 6.00 |
| Healthcare Center | 5.94 | 5 | 4 | 6 | 9 | 6.00 |
| Fire Station/Truck | 7.00 | | | 12 | 11 | 11.50 |
| Senior Citizen Centers | 7.63 | | | 7 | 10 | 8.50 |
| Community Center | 7.78 | | | 9 | 12 | 10.50 |
| Library Expansion | 8.87 | | | 11 | 13 | 12.00 |
| Housing Activities CDBG | | | | | | |
| Emergency Shelter | 2.95 | | 1 | 1 | 2 | 1.33 |
| Owner-Occupied Rehabilitation | 2.95 | 4 | 6 | 6 | 4 | 5.00 |
| Down Payment Assistance | 4.26 | 1 | 8 | 4 | 6 | 4.75 |
| Rental Housing Rehabilitation | 4.58 | | 5 | 3 | 8 | 5.33 |
| Housing Needs Assessments | 4.75 | 2 | 2 | 7 | 5 | 4.00 |
| Home Repair/Home Modification | 4.88 | | 7 | 8 | 9 | 8.00 |
| Transitional Housing Rehabilitation | 4.88 | | 4 | 2 | 3 | 3.00 |
| Youth Shelter | 5.47 | | 3 | 5 | 1 | 3.00 |
| Development Feasibility Studies | 5.69 | 2 | 9 | 9 | 7 | 6.75 |
| Migrant/Seasonal Farm Worker Housing | 8.13 | 5 | 10 | 10 | 10 | 8.75 |
| HOME Investment Partnerships Funds (HOME) | | | | | | |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | | | 1 | | 1.00 |
| Rental Housing | 3.21 | 2 | 2 | 1 | 2 | 1.75 |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 4 | 3 | 4 | 4 | 3.75 |
| Transitional Housing | 3.37 | 3 | 1 | 2 | 1 | 1.75 |
| Single Family Homeownership (Homebuyer) | 3.67 | 1 | 4 | 6 | 5 | 4.00 |
| Tenant-Based Rental Assistance | 4.59 | | 9 | 3 | 3 | 5.00 |
| Owner-Occupied Housing | 5.25 | | 6 | 8 | 9 | 7.67 |
| Homeowner Repair and Refinance | 5.37 | | 7 | 7 | 8 | 7.33 |
| Lease-Purchase | 6.93 | | 5 | 5 | | 3.33 |
| Predevelopment Loans | 7.00 | | 10 | 10 | 6 | 8.67 |
| Rental Refinance | 7.07 | | 8 | 9 | 7 | 8.00 |
| Emergency Shelter Grants (ESG) | | | | | | |
| Shelter Services | | | | | | |
| Case Management | 2.09 | 9 | 4 | 2 | 1 | 4.00 |

| | Overall Average | Rensselaer | | | | |
|---|--------------------|------------|---|----|----|---------|
| | | 1 | 2 | 3 | 4 | Average |
| Emergency Shelter Grants (ESG) (continued) | | | | | | |
| Shelter Operations | | | | | | |
| Salaries | 2.23 | 6 | 3 | 1 | 7 | 4.25 |
| Management/Rental Payment | 2.55 | 8 | 1 | 3 | 8 | 5.00 |
| Utility Bills | 3.36 | 7 | 2 | 5 | 4 | 4.50 |
| Homelessness Prevention | | | | | | |
| Client First Month's Rent | 3.33 | 2 | 3 | 1 | 7 | 3.25 |
| Client Rental Payment | 3.41 | 2 | 2 | 4 | 4 | 3.00 |
| Client Utility Bills | 3.47 | 2 | 1 | 3 | 5 | 2.75 |
| Client Security Deposit | 3.50 | 2 | 4 | 2 | 6 | 3.50 |
| Client Back Utility Bills | 4.21 | 2 | 5 | 5 | 8 | 5.00 |
| Housing Opportunities for Persons with AIDS (HOPWA) | | | | | | |
| Support Services | 2.82 | | 2 | 1 | | 1.50 |
| Housing Information | 3.50 | | 4 | 8 | | 6.00 |
| Rental Assistance | 3.50 | | 5 | 4 | | 4.50 |
| Acquisition of Housing | 4.00 | | 1 | 9 | | 5.00 |
| Short Term Rent | 4.14 | | 6 | 2 | | 4.00 |
| Operating Cost | 4.40 | | | 5 | | 5.00 |
| Short Term Mortgage Payments | 5.00 | | | 3 | | 3.00 |
| Technical Assistance | 5.17 | | | 6 | | 6.00 |
| Utility Assistance | 5.29 | | | 7 | | 7.00 |
| Home Repair/Modifications | 6.60 | | | | 11 | 11.00 |
| Rehabilitation | 6.67 | | 3 | 10 | | 6.50 |
| New Construction of Housing | 10.00 | | | 12 | | 12.00 |
| Fair Housing Needs | | | | | | |
| Host training | 2.13 | 1 | | 1 | 2 | 1.33 |
| Conduct a survey of fair housing tests in your area | 2.38 | | | 4 | 3 | 3.50 |
| Distribute fair housing information in your community | 2.81 | | | 6 | 5 | 5.50 |
| to promote fair housing | 3.17 | 2 | | 3 | 6 | 3.67 |
| Recruit members from area to serve on the statewide task force | 3.25 | | | 2 | 7 | 4.50 |
| Implement a local fair housing ordinance in your town | 4.50 | | | 5 | 4 | 4.50 |
| Target a specific fair housing concern in your community | 4.50 | | | 8 | 1 | 4.50 |
| Hold local fair housing symposia in a language other than English | 4.75 | | | 7 | 9 | 8.00 |
| Hold a statewide fair housing summit in your area | 5.86 | | | 9 | 8 | 8.50 |
| Important to # Communities | | | | | | |
| - concerning predatory lending | 10.00 | | | | | X |
| - concerning accessible housing and rights | 8.00 | | | | | |
| - concerning fair housing rights of Latinos or other ethnic group | 7.00 | | | | | |
| What languages would be useful? (brochures) | Spanish/English | | | | | |

Source: The Keys Group, 2004.

**Exhibit III-11.
Rushville Activities**

| | Overall Average | Rushville | | Average | | Overall Average | Rushville | | Average |
|---|--------------------|-----------|----|---------|---|--------------------|-----------|---|---------|
| | | 1 | 2 | | | | 1 | 2 | |
| Community Development Activities CDBG | | | | | Emergency Shelter Grants (ESG) (continued) | | | | |
| Job Training/Creation | | | | | Shelter Operations | | | | |
| Sewer | 3.53 | 1 | 3 | 2.00 | Salaries | 2.23 | 2 | 4 | 3.00 |
| Infrastructure in Support of Affordable Housing | 3.82 | 4 | 11 | 7.50 | Management/Rental Payment | 2.55 | 5 | 1 | 3.00 |
| Water | 4.00 | 3 | 1 | 2.00 | Utility Bills | 3.36 | 4 | 5 | 4.50 |
| Downtown Revitalization | 4.33 | 5 | 10 | 7.50 | Homelessness Prevention | | | | |
| Storm Water | 4.89 | 8 | 2 | 5.00 | Client Utility Bills | 3.33 | 5 | 2 | 3.50 |
| Community Planning Studies | 5.07 | 6 | 12 | 9.00 | Client Rental Payment | 3.41 | 2 | 2 | 2.00 |
| Daycare Center | 5.21 | 2 | 5 | 3.50 | Client Security Deposit | 3.47 | 3 | 3 | 3.00 |
| Healthcare Center | 5.79 | 9 | 8 | 8.50 | Client First Month's Rent | 3.50 | 4 | 1 | 2.50 |
| Fire Station/Truck | 5.94 | 7 | 4 | 5.50 | Client Back Utility Bills | 4.21 | 7 | 2 | 4.50 |
| Senior Citizen Centers | 7.00 | | 14 | 14.00 | Housing Opportunities for Persons with AIDS (HOPWA) | | | | |
| Community Center | 7.63 | | 13 | 13.00 | Support Services | 2.82 | 1 | | 1.00 |
| Library Expansion | 7.78 | 10 | 7 | 8.50 | Housing Information | 3.50 | 3 | | 3.00 |
| | 8.87 | | 9 | 9.00 | Rental Assistance | 3.50 | | | * |
| Housing Activities CDBG | | | | | Acquisition of Housing | 4.00 | | | 0.00 |
| Emergency Shelter | 2.95 | 2 | 1 | 1.50 | Short Term Rent | 4.14 | | | 0.00 |
| Owner-Occupied Rehabilitation | 2.95 | 1 | 3 | 2.00 | Operating Cost | 4.40 | | | 0.00 |
| Down Payment Assistance | 4.26 | 5 | 7 | 6.00 | Short Term Mortgage Payments | 5.00 | | | 0.00 |
| Rental Housing Rehabilitation | 4.58 | 8 | 2 | 5.00 | Technical Assistance | 5.17 | 2 | | 2.00 |
| Housing Needs Assessments | 4.75 | | 5 | 5.00 | Utility Assistance | 5.29 | | | * |
| Home Repair/Home Modification | 4.88 | 3 | 3 | 3.00 | Home Repair/Modifications | 6.60 | | | * |
| Transitional Housing Rehabilitation | 4.88 | 7 | 4 | 5.50 | Rehabilitation | 6.67 | | | * |
| Youth Shelter | 5.47 | 6 | 6 | 6.00 | New Construction of Housing | 10.00 | | | * |
| Development Feasibility Studies | 5.69 | | 8 | 8.00 | Fair Housing Needs | | | | |
| Migrant/Seasonal Farm Worker Housing | 8.13 | | 9 | 9.00 | Host training | 2.13 | 2 | 1 | 1.50 |
| HOME Investment Partnerships Funds (HOME) | | | | | Conduct a survey of fair housing tests in your area | 2.38 | | 3 | 3.00 |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | | 1 | 1.00 | Distribute fair housing information in your community | 2.81 | 1 | 4 | 2.50 |
| Rental Housing | 3.21 | 6 | 3 | 4.50 | Partner with others in your area to promote fair housing | 3.17 | | 4 | 2.00 |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 2 | 4 | 3.00 | Recruit members from area to serve on the statewide task force | 3.25 | | 1 | 1.00 |
| Transitional Housing | 3.37 | 5 | 1 | 3.00 | Implement a local fair housing ordinance in your town | 4.50 | | 2 | 2.00 |
| Single Family Homeownership (Homebuyer) | 3.67 | 4 | 5 | 4.50 | Target a specific fair housing concern in your community | 4.50 | | 1 | 1.00 |
| Tenant-Based Rental Assistance | 4.59 | 8 | 2 | 5.00 | Hold local fair housing symposia in a language other than English | 4.75 | 3 | 4 | 3.50 |
| Owner-Occupied Housing | 5.25 | 3 | 9 | 6.00 | Hold a statewide fair housing summit in your area | 5.86 | | 2 | 2.00 |
| Homeowner Repair and Refinance | 5.37 | 1 | 6 | 3.50 | Important to # Communities | | | | |
| Lease-Purchase | 6.93 | 9 | 8 | 8.50 | - concerning predatory lending | 10.0 | X | X | |
| Predevelopment Loans | 7.00 | 10 | 7 | 8.50 | - concerning accessible housing and rights | 8.0 | X | X | |
| Rental Refinance | 7.07 | 7 | 10 | 8.50 | - concerning fair housing rights of Latinos or other ethnic group | 7.0 | X | X | |
| Emergency Shelter Grants (ESG) | | | | | What languages would be useful? (brochures) | Spanish, Japanese | | | |
| Shelter Services | | | | | | | | | |
| Case Management | 2.09 | | 1 | 1.00 | | | | | |

Source: The Keys Group, 2004

Exhibit III-12.
Seymour Activities

| | Overall Average | Seymour | | | | Average |
|---|--------------------|---------|----|---|---|---------|
| | | 1 | 2 | 3 | 4 | |
| Community Development Activities CDBG | | | | | | |
| Job Training/Creation | 3.53 | 2 | 11 | 1 | 3 | 4.25 |
| Sewer | 3.82 | 8 | 1 | 2 | | 3.67 |
| Infrastructure in Support of Affordable Housing | 4.00 | 1 | 13 | 2 | 1 | 4.25 |
| Water | 4.33 | 7 | 2 | 2 | 5 | 4.00 |
| Downtown Revitalization | 4.89 | 3 | 8 | 3 | 2 | 4.00 |
| Storm Water | 5.07 | 9 | 7 | 2 | | 6.00 |
| Community Planning Studies | 5.21 | 5 | 9 | | | 7.00 |
| Daycare Center | 5.79 | 4 | 4 | | 4 | 4.00 |
| Healthcare Center | 5.94 | 6 | 12 | | | 9.00 |
| Fire Station/Truck | 7.00 | 10 | 3 | | | 6.50 |
| Senior Citizen Centers | 7.63 | 11 | 6 | 4 | | 7.00 |
| Community Center | 7.78 | 9.5 | 5 | 4 | | 6.17 |
| Library Expansion | 8.87 | 12 | 10 | | | 11.00 |
| Housing Activities CDBG | | | | | | |
| Emergency Shelter | 2.95 | 3 | 6 | 2 | 1 | 3.00 |
| Owner-Occupied Rehabilitation | 2.95 | 1 | 2 | 1 | 5 | 2.25 |
| Down Payment Assistance | 4.26 | 5 | 3 | | 6 | 4.67 |
| Rental Housing Rehabilitation | 4.58 | 2 | 9 | | 4 | 5.00 |
| Housing Needs Assessments | 4.75 | 9 | 4 | | | 6.50 |
| Home Repair/Home Modification | 4.88 | 4 | 7 | 1 | 7 | 4.75 |
| Transitional Housing Rehabilitation | 4.88 | 7 | 1 | | 2 | 3.33 |
| Youth Shelter | 5.47 | 10 | 8 | | 3 | 7.00 |
| Development Feasibility Studies | 5.69 | 8 | 5 | | | 6.50 |
| Migrant/Seasonal Farm Worker Housing | 8.13 | 6 | 10 | | | 8.00 |
| HOME Investment Partnerships Funds (HOME) | | | | | | |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | 1 | | 1 | | 1.00 |
| Rental Housing | 3.21 | 4 | 4 | | 4 | 4.00 |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 5 | 1 | 4 | 1 | 2.75 |
| Transitional Housing | 3.37 | 5 | 2 | 3 | 3 | 3.25 |
| Single Family Homeownership (Homebuyer) | 3.67 | 7 | 3 | | 2 | 4.00 |
| Tenant-Based Rental Assistance | 4.59 | 1 | 6 | | 5 | 4.00 |
| Owner-Occupied Housing | 5.25 | 3 | 9 | | | 6.00 |
| Homeowner Repair and Refinance | 5.37 | 2 | 7 | 2 | 6 | 4.25 |
| Lease-Purchase | 6.93 | 5 | 10 | | | 7.50 |
| Predevelopment Loans | 7.00 | 9 | 5 | | | 7.00 |
| Rental Refinance | 7.07 | 10 | 8 | | | 9.00 |
| Emergency Shelter Grants (ESG) | | | | | | |
| <i>Shelter Services</i> | | | | | | |
| Case Management | 2.09 | 5 | 1 | 2 | 1 | 2.25 |
| Emergency Shelter Grants (ESG) (continued) | | | | | | |
| <i>Shelter Operations</i> | | | | | | |
| Salaries | 2.23 | 1 | 1 | 1 | | 1.00 |
| Management/Rental Payment | 2.55 | 2 | | 4 | | 3.00 |
| Utility Bills | 3.36 | 3 | | 3 | 6 | 4.00 |
| <i>Homelessness Prevention</i> | | | | | | |
| Client Utility Bills | 3.33 | 9 | 6 | | | 7.50 |
| Client Rental Payment | 3.41 | 8 | 7 | | | 7.50 |
| Client Security Deposit | 3.47 | 6 | 8 | | 5 | 6.33 |
| Client First Month's Rent | 3.50 | 5 | 4 | | | 4.50 |
| Client Back Utility Bills | 4.21 | 7 | 9 | 1 | 6 | 5.75 |
| Housing Opportunities for Persons with AIDS (HOPWA) | | | | | | |
| Support Services | 2.82 | 5 | | | 1 | 3.00 |
| Housing Information | 3.50 | 6 | | | 2 | 4.00 |
| Rental Assistance | 3.50 | 1 | | | 3 | 2.00 |
| Acquisition of Housing | 4.00 | 7 | | | | 7.00 |
| Short Term Rent | 4.14 | 2 | | | | 2.00 |
| Operating Cost | 4.40 | 4 | | | | 4.00 |
| Short Term Mortgage Payments | 5.00 | 3 | | | | 3.00 |
| Technical Assistance | 5.17 | 8 | | | | 8.00 |
| Utility Assistance | 5.29 | 12 | | | 5 | 8.50 |
| Home Repair/Modifications | 6.60 | 10 | | | | 5.00 |
| Rehabilitation | 6.67 | 9 | | | 4 | 6.50 |
| New Construction of Housing | 10.00 | 11 | | | | 11.00 |
| Fair Housing Needs | | | | | | |
| Host training | 2.13 | 8 | 1 | 1 | 1 | 2.75 |
| Conduct a survey of fair housing tests in your area | 2.38 | 2 | | | 4 | 3.00 |
| Distribute fair housing information in your community | 2.81 | 5 | 4 | 2 | 3 | 3.50 |
| Partner with others in your area to promote fair housing | 3.17 | 1 | 2 | | 2 | 1.67 |
| Recruit members from a area to serve on the statewide task force | 3.25 | 3 | 3 | | | 3.00 |
| Implement a local fair housing ordinance in your town | 4.50 | 4 | | | 5 | 4.50 |
| Target a specific fair housing concern in your community | 4.50 | 6 | | | | 6.00 |
| Hold local fair housing symposia in a language other than English | 4.75 | 7 | | | | 7.00 |
| Hold a statewide fair housing summit in your area | 5.86 | 9 | | | | 9.00 |
| Important to # Communities | | | | | | |
| - concerning predatory lending | 10.0 | | X | X | | |
| - concerning accessible housing and rights | 8.0 | | | | X | |
| - concerning fair housing rights of Latinos or other ethnic group | 7.0 | | | | | |
| What languages would be useful? (brochures) | English, Spanish | | | | | |

Source: The Keys Group, 2004.

Exhibit III-13.
Vincennes Activities

| | Overall Average | Vincennes | | | Average |
|---|--------------------|-----------|---|----|---------|
| | | 1 | 2 | 3 | |
| Community Development Activities CDBG | | | | | |
| Job Training/Creation | 3.53 | 8 | 1 | 1 | 3.33 |
| Sewer | 3.82 | 2 | | 4 | 3.00 |
| Infrastructure in Support of Affordable Housing | 4.00 | 9 | 4 | 2 | 5.00 |
| Water | 4.33 | 1 | | 3 | 2.00 |
| Downtown Revitalization | 4.89 | 10 | | 13 | 11.50 |
| Storm Water | 5.07 | 6 | | 5 | 5.50 |
| Community Planning Studies | 5.21 | 5 | 3 | 10 | 6.00 |
| Daycare Center | 5.79 | 7 | 2 | 7 | 5.33 |
| Healthcare Center | 5.94 | 4 | | 9 | 6.50 |
| Fire Station/Truck | 7.00 | 3 | | 6 | 4.50 |
| Senior Citizen Centers | 7.63 | 11 | | 8 | 9.50 |
| Community Center | 7.78 | 12 | | 11 | 11.50 |
| Library Expansion | 8.87 | 13 | | 12 | 12.50 |
| Housing Activities CDBG | | | | | |
| Emergency Shelter | 2.95 | 3 | 3 | 2 | 2.67 |
| Owner-Occupied Rehabilitation | 2.95 | 6 | 1 | 1 | 2.67 |
| Down Payment Assistance | 4.26 | 4 | 5 | 4 | 4.33 |
| Rental Housing Rehabilitation | 4.58 | 8 | 4 | 8 | 6.67 |
| Housing Needs Assessments | 4.75 | 2 | | 7 | 4.50 |
| Home Repair/Home Modification | 4.88 | 7 | 2 | 5 | 4.67 |
| Transitional Housing Rehabilitation | 4.88 | 9 | | 10 | 9.50 |
| Youth Shelter | 5.47 | 5 | | 3 | 4.00 |
| Development Feasibility Studies | 5.69 | 1 | | 6 | 3.50 |
| Migrant/Seasonal Farm Worker Housing | 8.13 | 10 | | 9 | 9.50 |
| HOME Investment Partnerships Funds (HOME) | | | | | |
| Low income qualified mortgage assistance in lieu of foreclosure | 1.00 | 2 | | 2 | 2.00 |
| Rental Housing | 3.21 | 6 | 4 | 4 | 4.67 |
| Homeownership Counseling/Down Payment Assistance | 3.24 | 2 | 2 | 3 | 2.33 |
| Transitional Housing | 3.37 | 7 | 5 | 7 | 6.33 |
| Single Family Homeownership (Homebuyer) | 3.67 | 3 | 1 | 2 | 2.00 |
| Tenant-Based Rental Assistance | 4.59 | 4 | | 9 | 6.50 |
| Owner-Occupied Housing | 5.25 | 5 | | 1 | 3.00 |
| Homeowner Repair and Refinance | 5.37 | 8 | 3 | 5 | 8.00 |
| Lease-Purchase | 6.93 | 10 | | 10 | 10.00 |
| Predevelopment Loans | 7.00 | 1 | | 6 | 3.50 |
| Rental Refinance | 7.07 | 9 | | 8 | 8.50 |
| Emergency Shelter Grants (ESG) | | | | | |
| <i>Shelter Services</i> | | | | | |
| Case Management | 2.09 | | 1 | 1 | 1.00 |
| Emergency Shelter Grants (ESG) (continued) | | | | | |
| <i>Shelter Operations</i> | | | | | |
| Salaries | 2.23 | | 2 | 2 | 2.00 |
| Management/Rental | 2.55 | | 3 | 3 | 3.00 |
| Utility Bills | 3.36 | | 4 | 4 | 4.00 |
| <i>Homelessness Prevention</i> | | | | | |
| Client Utility Bills | 3.33 | 1 | | 2 | 1.50 |
| Client Rental | 3.41 | 3 | | 1 | 2.00 |
| Client Security | 3.47 | 4 | | 1 | 2.50 |
| Client First Month's Rent | 3.50 | 5 | | 2 | 3.50 |
| Client Back Utility Bills | 4.21 | 2 | | | 2.00 |
| Housing Opportunities for Persons with AIDS (HOPWA) | | | | | |
| Support Services | 2.82 | 9 | 1 | 6 | 5.33 |
| Housing | 3.50 | 1 | | 1 | 1.00 |
| Rental Assistance | 3.50 | 6 | 2 | 10 | 6.00 |
| Acquisition of | 4.00 | 2 | | 2 | 2.00 |
| Short Term Rent | 4.14 | 8 | | 7 | 7.50 |
| Operating | 4.40 | 7 | | 3 | 5.00 |
| Short Term Mortgage | 5.00 | 10 | | 8 | 9.00 |
| Technical | 5.17 | 3 | | 9 | 6.00 |
| Utility Assistance | 5.29 | 4 | 3 | 5 | 6.00 |
| Home | 6.60 | 5 | | 4 | 4.50 |
| Rehabilitation | 6.67 | 11 | | | 5.50 |
| New Construction of | 10.00 | 12 | | 12 | 12.00 |
| Fair Housing Needs | | | | | |
| Host training | 2.13 | 7 | 1 | 2 | 3.33 |
| Conduct a survey of fair housing tests in your | 2.38 | 2 | | 3 | 2.50 |
| Distribute fair housing information in your | 2.81 | 1 | 3 | 1 | 1.67 |
| Partner with others in your area to promote fair | 3.17 | 9 | | 6 | 7.50 |
| Recruit members from area to serve on the statewide task | 3.25 | 5 | | 4 | 4.50 |
| Implement a local fair housing ordinance in your | 4.50 | 4 | | 9 | 6.50 |
| Target a specific fair housing concern in your | 4.50 | 3 | 4 | 7 | 4.67 |
| Hold local fair housing symposia in a language other than | 4.75 | 8 | | 8 | 8.00 |
| Hold a statewide fair housing summit in your | 5.86 | 6 | 2 | 5 | 4.33 |
| Important to # Communities | | | | | |
| - concerning predatory | 10.0 | | X | X | |
| - concerning accessible housing and | 8.0 | | X | X | |
| - concerning fair housing rights of Latinos or other ethnic | 7.0 | | X | X | |
| What languages would be useful? | English, Spanish | | | | |

Source: The Keys Group, 2004.

Top priorities: fair housing. The final section of the exercise provided a list of ongoing fair housing activities in the State of Indiana by the Indiana Civil Rights Commission (ICRC). The top fair housing needs in the areas in which the forums were held included training, outreach and education testing to detect discrimination and participating in a fair housing task force.

Community Survey

In January 2004, 4,400 surveys were distributed to local government officials, community leaders, housing providers, economic development professionals, social service organizations and others. The surveys asked respondents a number of questions about housing and community development needs, including fair housing accessibility, in their communities. A copy of the survey is located in Appendix C. A total of 386 surveys were returned, for a response rate of 9 percent.¹

Demographics of survey respondents. Surveys were received from 86 of the 92 counties in Indiana. Exhibit III-14 shows the distribution of the various types of organizations from which surveys were received. As the exhibit shows, a wide variety of types of organizations were represented in the 2004 survey data. The distribution of respondent organizations was very similar to 2003 and 2002; both were more diverse than the 2001 respondent organizations (although several of these organizations were unidentifiable as they responded to the “other” category).

Exhibit III-14. Distribution of Respondents by Type of Organization

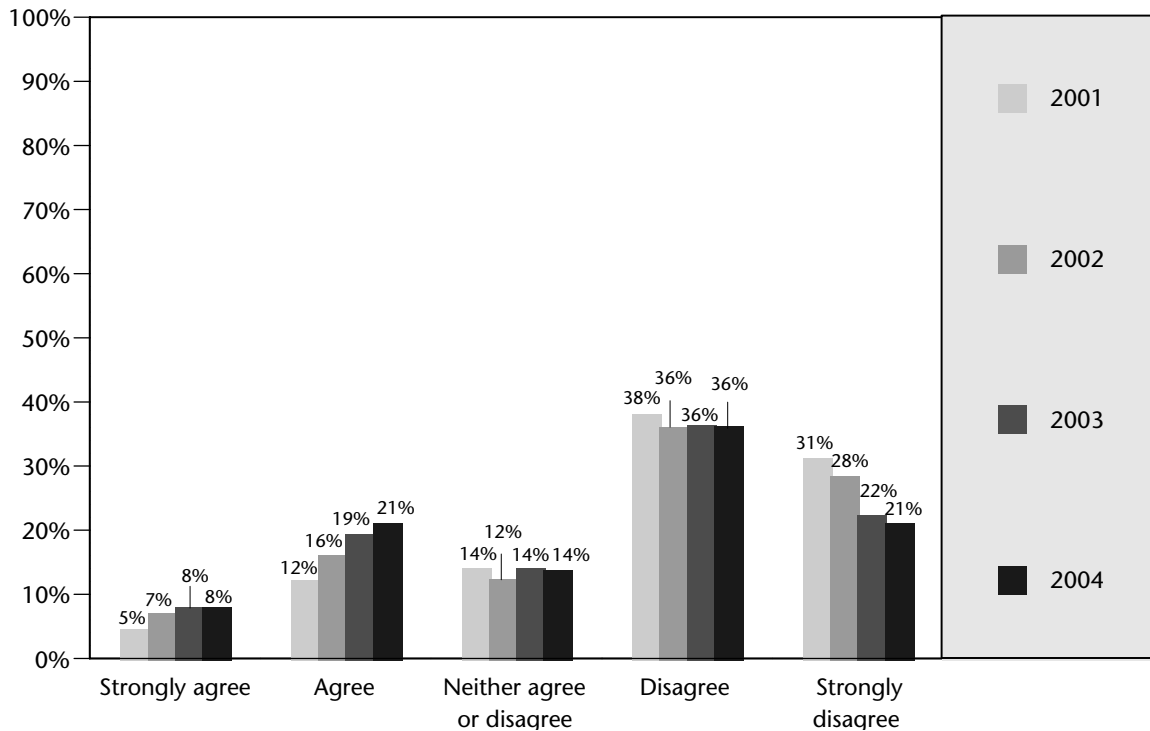
Source:
Community Survey, Indiana Consolidated
Plan, 2001-2004.

| Type of Organization | 2004 | 2003 | 2002 | 2001 |
|-----------------------------------|-------------|-------------|-------------|-------------|
| Affordable housing provider | 9% | 12% | 13% | 12% |
| Advocacy/education | 7% | 7% | 6% | 5% |
| Citizen | 3% | 2% | 2% | - |
| Day care (adult and child) | 1% | 2% | 2% | - |
| Economic or community development | 8% | 10% | 9% | 8% |
| Employment/training provider | 3% | 1% | 2% | - |
| Financial institutional/lender | 4% | 3% | 0% | 1% |
| Group home | 1% | 2% | 2% | - |
| Health care provider | 4% | 3% | 2% | - |
| Homeless shelter | 3% | 3% | 4% | - |
| Legal assistance | 1% | 0% | 0% | 1% |
| Local government | 28% | 26% | 29% | 46% |
| Property manager | 2% | 3% | 2% | 1% |
| Senior center | 0% | 0% | 2% | - |
| Senior housing provider | 2% | 2% | 3% | - |
| Social service provider | 12% | 10% | 10% | - |
| Other | 12% | 14% | 12% | 26% |
| Total | 100% | 100% | 100% | 100% |

¹ This rate accounts for surveys that were returned due to bad addresses.

Housing inventory and quality. Respondents were asked a number of questions about the supply and condition of the housing in their communities. As shown in Exhibit III-15, 57 percent of respondents felt that there was not enough housing in their communities to meet their needs. This rate was lower than in the previous three years from 2001 through 2003 at 69, 64, and 58 percent, respectively. This trend may be indicative of a decrease in housing market demand due to weaker economic conditions or an improvement in overall housing supply.

Exhibit III-15.
There is Enough Housing in This Community to Meet Demand



Source: Community Survey, Indiana Consolidated Plan, 2001-2004.

Sixty-two percent of the survey respondents disagreed with the statement in the survey “There is enough *affordable* single family and rental housing in this community.” In 2002 and 2003, there was a slightly higher disagreement rate of 71 and 68 percent, respectively. Only 21 percent of the 2004 respondents felt that there was adequate affordable housing, which is an increase of 2 percentage points from 2003.

Respondents were asked if the housing stock in their communities was in good condition. About half disagreed that the housing stock was in good condition, one-fourth agreed, and the final one-fourth neither agreed nor disagreed. Compared to the responses in 2001 through 2003, there was a slightly higher agreement rate of 4 percentage points on average.

Respondents were also asked to rate the quality of their community’s single family and multifamily housing stock. Exhibit III-16 shows how respondents rated the condition of the housing stock in their communities in 2002, 2003, and 2004.

Exhibit III-16.
Quality of Single Family
and Multifamily Housing

Source:
Community Survey, Indiana Consolidated
Plan, 2002-2004.

| Quality | Single Family | | | Multifamily | | |
|--------------|---------------|-------------|-------------|-------------|-------------|-------------|
| | 2004 | 2003 | 2002 | 2004 | 2003 | 2002 |
| Very Good | 5% | 4% | 5% | 4% | 4% | 3% |
| Good | 21% | 24% | 20% | 21% | 18% | 19% |
| Average | 46% | 46% | 48% | 37% | 40% | 37% |
| Poor | 24% | 21% | 21% | 29% | 28% | 31% |
| Very Poor | 4% | 5% | 6% | 9% | 10% | 10% |
| Total | 100% | 100% | 100% | 100% | 100% | 100% |

The assessment of housing condition was relatively similar in 2002 through 2004. For all years, respondents ranked the quality of multifamily housing stock far below that of the single-family housing stock in their communities. Thirty-eight percent of respondents in 2003 and 2004 said the multifamily housing stock in their communities was in poor to very poor condition (compared with 26 and 27 percent, respectively, of single family housing stock). The percentage of respondents ranking multifamily housing stock in poor condition improved from 2002, where 41 percent said the stock was in poor or very poor condition.

Exhibits III-17 and III-18 show responses to questions pertaining to the need for new construction and rehabilitation of existing structures. A higher percentage, 67 percent of respondents, agreed with the need to focus on improving housing through rehabilitation rather than new construction.

Exhibit III-17.
"My Community Needs to Add
Housing Through New
Construction"

Source:
Community Survey, Indiana Consolidated Plan, 2002-
2004.

| New Construction | 2004 | 2003 | 2002 |
|---------------------------|-------------|-------------|-------------|
| Strongly agree | 14% | 18% | 19% |
| Agree | 33% | 31% | 33% |
| Neither agree or disagree | 25% | 27% | 27% |
| Disagree | 21% | 17% | 12% |
| Strongly disagree | 7% | 7% | 9% |
| Total | 100% | 100% | 100% |

Exhibit III-18.
"My Community Needs to Focus
on Improving Housing Through
Rehabilitation of Existing
Structures"

Source:
Community Survey, Indiana Consolidated Plan, 2002-
2004.

| Rehabilitation | 2004 | 2003 | 2002 |
|---------------------------|-------------|-------------|------------|
| Strongly agree | 26% | 27% | 26% |
| Agree | 41% | 39% | 39% |
| Neither agree or disagree | 17% | 21% | 22% |
| Disagree | 11% | 7% | 9% |
| Strongly disagree | 5% | 6% | 4% |
| Total | 100% | 100% | 99% |

When asked about homeowners' and renters' abilities to make minor repairs, most respondents felt that most homeowners could make needed repairs, but renters find it difficult to get landlords to make needed repairs. In 2002, 2003, and 2004, approximately half of respondents *disagreed* with the statement "Renters in this community can get landlords to make needed repairs." The survey results suggest that the respondents' concerns about housing conditions are mostly related to rental properties.

Overall, there is a slight declining trend in the need for new housing through construction and a slight increasing trend in the need for rehabilitation of existing structures. This indicates a shift from previous years where the primary need was to add to the housing stock.

Housing affordability. Survey respondents were asked to list the housing types that are needed most in their communities.

Only 11 percent of the surveys indicated that multifamily apartments are needed in their area. Of the people who answered, all said that there is a need for rents less than \$650 a month and 62 percent expressed a need for rents between \$300 and \$500 a month.

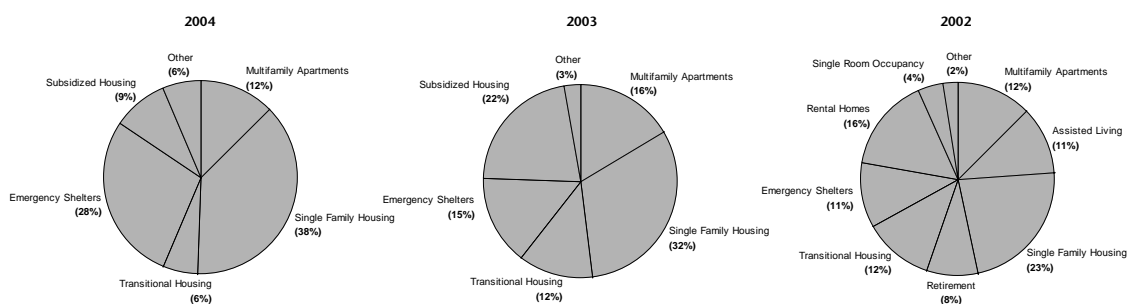
Twenty-four percent of the surveys indicated that purchasing single family housing was a need in their area. Fifty-four percent of the respondents said the most needed purchase price for a single family home is between \$50,000 to \$100,000. Thirteen percent of the surveys indicated that single family rental housing was needed in their area. Forty-six percent of the respondents expressed a need for rents between \$300 and \$500 a month for single family homes.

Only 5 percent of the surveys reported that transitional housing is most needed in their community. Forty-seven percent indicated that rents less than \$300 were most in demand, followed by 42 percent between \$300 and \$500. All responses indicated a need for rents of \$500 or less a month.

Respondents who answered "other" for the most needed housing types, by in large, mentioned the need for elderly housing and housing for the disabled community.

The 2002 survey also asked about most needed housing types, although the questions were slightly different (respondents were given more options for housing types, but were not asked to estimate prices or rents). Exhibit III-19 compares the answers to the 2002, 2003, and 2004 questions.

Exhibit III-19.
Most Needed Housing Types, 2002, 2003, and 2004

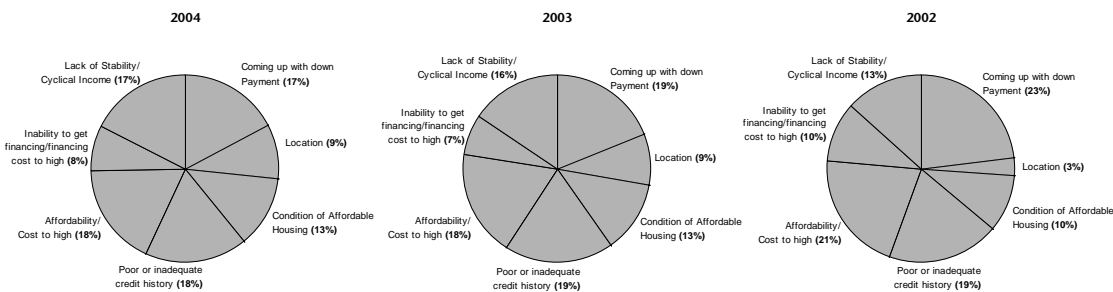


Source: Community Survey, Indiana Consolidated Plan, 2002-2004.

In both 2003 and 2004, the majority of respondents said that single family housing was needed most at 32 percent and 38 percent, respectively. Respondents in 2003 rated subsidized housing as the next most needed housing type at 22 percent. However, in 2004, this rate fell to only 9 percent. As a result, the respondents in 2004 indicated that emergency shelters were the second most needed type of housing at 28 percent.

When asked about the greatest impediment to owning a home, respondents in 2004 identified the challenges of coming up with a down payment, poor credit history and housing prices — the same top reasons as identified in 2002 and 2003. Exhibit III-20 shows the impediments to homeownership identified by survey respondents in all three years. The answers were almost identical in 2003 and 2004.

Exhibit III-20.
Greatest Impediments to Homeownership



Source: Community Survey, Indiana Consolidated Plan, 2002-2004.

Special Needs Housing. Respondents were asked about the housing needs in their communities for populations with special needs, including persons experiencing homelessness, individuals with physical and developmental disabilities, individuals with mental illness, the elderly, individuals living with HIV/AIDS and seasonal farm workers. Exhibit III-21 shows the percentage of respondents in 2002 through 2004 who believe that the housing needs of these special needs populations are not being met in their communities.

Exhibit III-21.
Percent of Respondents Disagreeing that the Needs of Special Populations Are Being Adequately Met

Source:
Community Survey, Indiana
Consolidated Plan, 2002-2004.

| Special Needs Category | Percent Disagreeing | | |
|------------------------|---------------------|------|------|
| | 2004 | 2003 | 2002 |
| Homeless | 55% | 57% | 57% |
| Mentally Ill | 55% | 54% | 51% |
| Physical Disability | 47% | 44% | 50% |
| Development Disability | 45% | 43% | 55% |
| Elderly | 40% | 39% | 43% |
| HIV/AIDS | 37% | 38% | 38% |
| Seasonal Farm Workers | 30% | 31% | 37% |

As shown in Exhibit III-21, the survey results are fairly similar. In all three years, the number one concern was the needs of the homeless population. However, in 2004, the percent of respondents disagreeing that persons with mental illnesses needs are being met equaled the disagreement rate for the homeless population at 55 percent. With the exception of this population, the disagreement rate for all other special needs population was lower in 2004 than in 2002. This may indicate improvement in meeting needs.

Respondents were also asked how the needs of special populations could be better met. Exhibit III-22 categorizes their responses.

Exhibit III-22.
How can housing and related needs of special needs groups be better met?

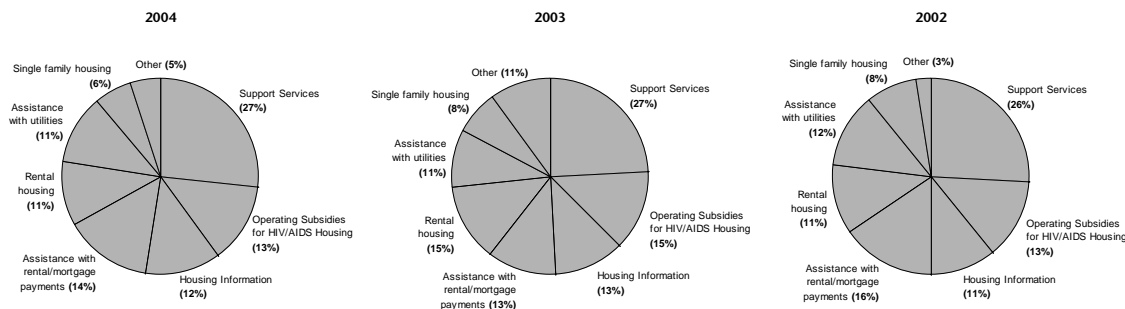
Source: Community Survey, Indiana Consolidated Plan, 2004.

| | Number of Responses | Percent of Total |
|--|---------------------|------------------|
| Accessibility | 26 | 14% |
| Administrative/Funding/Miscellaneous | 52 | 29% |
| Affordability | 18 | 10% |
| Congregate Housing | 31 | 17% |
| Emergency and Transitional Shelters/Homeless | 10 | 5% |
| Housing Stock | 24 | 13% |
| Housing Subsidy | 21 | 12% |
| Total | 182 | 100% |

The majority of responses, 29 percent, fell under the Administrative/Funding/Miscellaneous category. Congregate housing followed with 31 responses (12 percent). A significant number of the congregate housing responses revolved around the elderly/senior population and the population with disabilities. Issues of accessibility were third with responses ranging from accessibility of public places to the accessibility of the housing stock. Comments regarding the housing stock typically mentioned condition and rehabilitation needs.

When asked what is most needed in their communities to meet the needs of persons with HIV/AIDS, respondents cited supportive services, assistance with rental/mortgage payments, and operating subsidies for HIV/AIDS housing as the top three needs. Supportive services has maintained its need in the community over the three year period, at 26 percent in 2002 and 27 percent for 2003 and 2004. In 2003, respondents cited operating subsidies for HIV/AIDS housing and development of rental housing second and third. However, in 2004, rental housing responses were only 11 percent as compared to 15 percent in 2003. Exhibit III-23 shows the distribution of the 2002, 2003, and 2004 responses to this question.

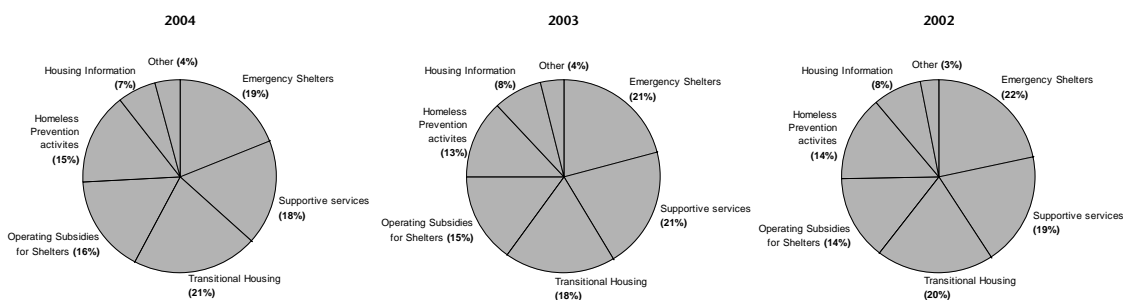
Exhibit III-23. Community Needs for Persons with HIV/AIDS



Source: Community Survey, Indiana Consolidated Plan, 2002-2004.

Respondents were also asked what is most needed in their communities to meet the needs of persons experiencing homelessness. For 2004, the top needs were transitional housing, emergency shelters, and supportive services. Compared to 2003, transitional housing jumped from the third most needed to the primary concern, but only by a margin of 2 percentage points. Exhibit III-24 shows the distribution of the 2002, 2003, and 2004 responses to this question.

Exhibit III-24. Community Needs for Persons Experiencing Homelessness

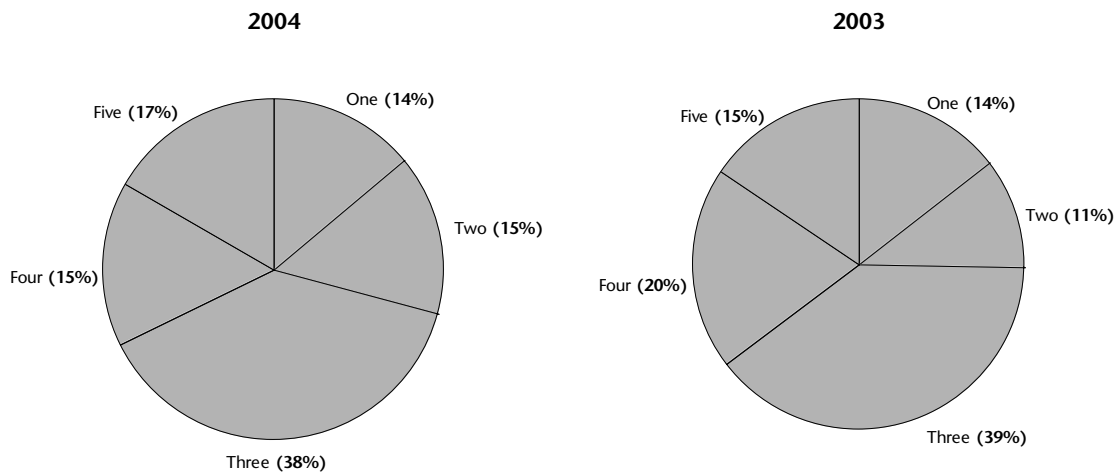


Source: Community Survey, Indiana Consolidated Plan, 2002-2004.

Lead Based Paint Hazards

As in 2003, the 2004 survey included several questions to determine how much of a problem lead based paint hazards are in communities. Survey respondents were provided with a scale of one to five to rank the increase in housing costs because of lead abatement, with one being the least and five being the most. Most survey respondents said that lead abatement procedures increase the cost of providing affordable housing a moderate to high amount. The distribution of responses is shown in Exhibit III-25.

Exhibit III-25.
How Much Do Lead Abatement Procedures Increase Cost of Housing?



Note: One = low, Five = high.
Source: Community Survey, Indiana Consolidated Plan, 2003-2004.

In addition, 72 percent of survey respondents said there were not adequate funds in their communities to address lead based paint hazards in housing, compared to 70 percent in 2003 and 77 percent in 2002. Over half of respondents agreed that there was a need for funds to address lead based paint in housing with poisoned children. Sixty-five percent of those surveyed said there was a need for a partnership between housing and health care providers to address lead based paint hazards — which is up from 60 percent in 2003 but down from 77 percent in 2002. Over the three-year study period, the survey questions do not indicate a worsening or improving trend for lead based paint hazards. However, because the percentages are high throughout this study period, there is a need for greater funding and attention directed at dealing with lead based paint hazards

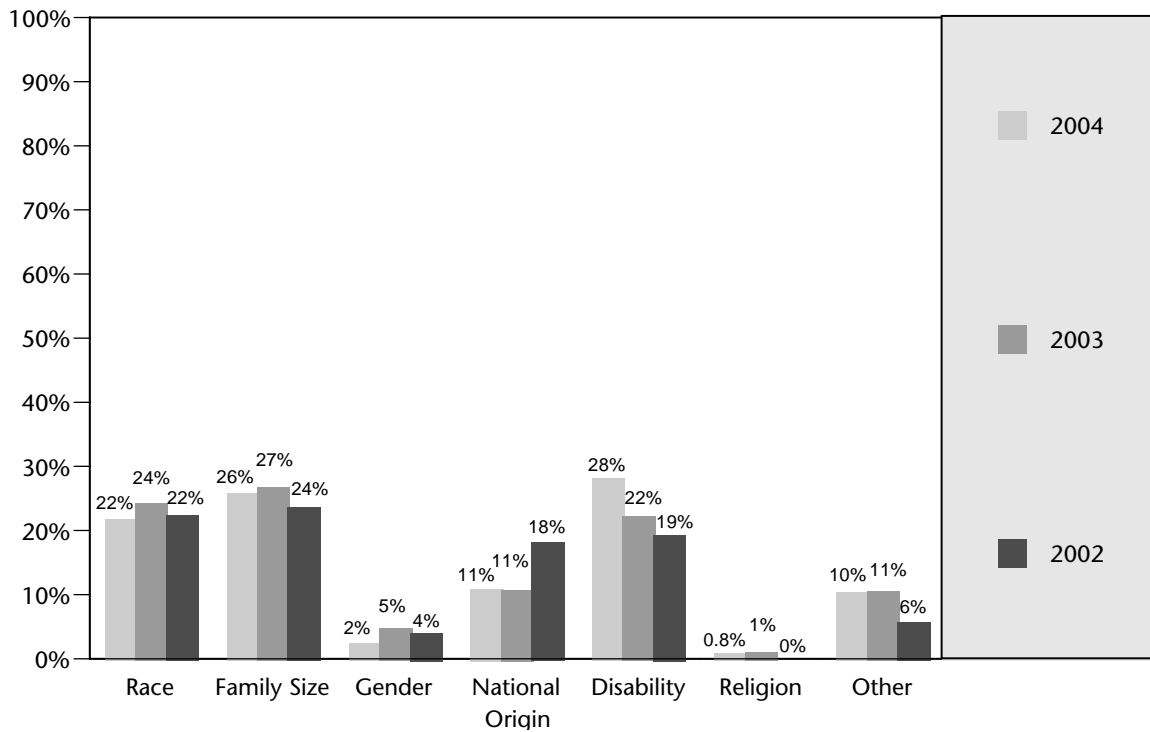
Fair Housing

The fair housing questions included on the survey asked respondents about the prevalence of discrimination in their communities and the existing barriers to fair housing.

Compared to 2002, 2003, and 2004, a larger percentage of respondents in 2004 identified discrimination based on disabilities as occurring in their communities. Discrimination based on disability became the number one concern in 2004 at 28 percent, up from 22 percent in 2003. All other categories either remained at the same rate or decreased minimally. Discrimination based on family size and race/ethnicity followed as the second and third most popular response for 2004.

Exhibit III-26 compares the survey results for this question from 2002 through 2004.

Exhibit III-26.
Comparison of Types of Housing Discrimination, 2002, 2003 and 2004



Note: Zero percent indicates that the category was not given as an option.

Source: Community Surveys, Indiana Consolidated Plan, 2001-2004.

In addition, respondents were asked whether certain groups in the community could obtain desirable housing. Forty-two percent of the 2004 respondents felt that persons with disabilities could not obtain desirable housing. The disagreement rates were similar for the other groups at 39 percent for large families, 25 percent for the elderly, and 28 percent for minorities. In 2003, the survey combined all the groups into one question. Twenty-six percent of respondents felt that minorities, large families, the elderly, and persons with disabilities could not obtain the housing they desire in their communities.

Respondents were also asked about the types of barriers to housing choice that exist in their communities. Respondents said that the cost of housing was the largest barrier to housing choice, followed by public transportation and distance to employment. Exhibit III-27 shows the perceived barriers to housing choice for 2001, 2002, 2003, and 2004. The 2004 survey added two additional barrier categories. Even with the addition of these categories, the top barriers were similar across the four years.

Exhibit III-27.
Barriers to Housing Choice

Source:
Community Survey, Indiana Consolidated
Plan, 2001-2004.

| | 2004 | 2003 | 2002 | 2001 |
|-----------------------------------|------|------|------|------|
| Cost of housing | 28% | 37% | 34% | 34% |
| Public transportation | 21% | 23% | 19% | 24% |
| Housing discrimination | 4% | 6% | 7% | 7% |
| Lack of accessibility requirement | 11% | 10% | 14% | 14% |
| Distance to employment | 13% | 19% | 19% | 21% |
| Age restricted housing | 4% | 5% | 7% | NA |
| Lack of knowledge among residents | 9% | NA | NA | NA |
| Lack of knowledge among landlords | 10% | NA | NA | NA |

In addition to the above barriers, respondents were asked about the ability of people in their community to refinance their homes at competitive interest rates. Fifteen percent of respondents believed that people are *not* able to refinance their homes at competitive interest rates. This was a 27 percentage point decrease from 2003, where 42 percent of respondents disagreed with the statement. In 2002, 38 percent of respondents agreed with this statement. The significant decrease in disagreement rate in 2004 is most likely related to a rephrasing of the question. The question in the 2002 and 2003 survey specifically asked about low-income families, whereas the 2004 survey question asked about the community as a whole. The decrease may also be related to increasingly low interest rates.

The 2004 survey added a question about problematic lending activities in the community. Exhibit III-28 summarizes the findings. Respondents indicated that the primary concern was lenders charging high rates followed closely by a concern for lenders charging high transaction fees.

Exhibit III-28.
Are the following
lending activities a
problem in your
community?

Source: Community Survey, Indiana
Consolidated Plan, 2004.

| | Percent Agreeing |
|---|------------------|
| Lenders charging high rates | 28% |
| Lenders charging high transaction fees | 30% |
| Lenders linking unnecessary products | 16% |
| Lenders charging prepayment penalties | 12% |
| Lenders selling sub-prime products to prime borrowers | 14% |
| | <u>100%</u> |

Respondents were also asked about the zoning ordinances and housing policies that prohibit fair housing choice. In 2004, 11 percent of respondents agreed that there are zoning or land use laws in their communities that create barriers to fair housing choice and encourage fair housing segregation. In 2002 and 2003, 10 percent of the respondents agreed with this statement.

Fifty-seven percent of respondents felt that members of their community are aware that discrimination is prohibited in housing mortgage lending and advertising, compared with 61 percent in 2003. Twenty-four percent of survey respondents, as compared to 27 percent in 2003, indicated that people in their community know whom to contact to report housing discrimination. Finally, only 23 percent of respondents agreed that the housing enforcement agency in their community has sufficient resources to handle the amount of discrimination that may occur; this compares with 22 percent in 2003.

Fair Housing Policy

In the 2004 survey, respondents were asked a number of questions specifically about their community's fair housing policies. Half of the respondents who answered this question in 2003 and 2004 indicated that their community has joined forces with another organization to promote fair housing.

Seventy-four percent of survey respondents — about the same percentage as in 2003 — said that their community has access to a civil rights commission/office. Exhibit III-29 shows which counties in the State have civil rights offices, as reported by survey respondents.

Exhibit III-29.
Access to a Civil Rights Office, by County

| County | Yes | No | County | Yes | No | County | Yes | No |
|-------------|-----|----|------------|-----|----|-------------|-----|----|
| Allen | ✓ | ✓ | Hendricks | ✓ | ✓ | Perry | | ✓ |
| Bartholomew | ✓ | | Henry | ✓ | ✓ | Porter | | ✓ |
| Benton | ✓ | | Howard | ✓ | | Pulaski | ✓ | |
| Blackford | ✓ | | Huntington | | ✓ | Putnam | ✓ | |
| Boone | | ✓ | Jay | ✓ | | Randolph | ✓ | |
| Carroll | | ✓ | Jefferson | ✓ | ✓ | Ripley | | ✓ |
| Cass | ✓ | ✓ | Jennings | | ✓ | Scott | | ✓ |
| Clark | | ✓ | Johnson | ✓ | ✓ | Shelby | ✓ | ✓ |
| Clay | ✓ | | Knox | ✓ | | St. Joseph | ✓ | |
| Clinton | ✓ | | Kosciusko | ✓ | | Steuben | ✓ | |
| Crawford | | ✓ | LaPorte | ✓ | | Sullivan | ✓ | |
| Daviess | ✓ | | Lake | ✓ | | Tippacanoe | ✓ | |
| Dearborn | ✓ | ✓ | Lake Cnty | ✓ | | Tipton | | ✓ |
| Dekalb | ✓ | ✓ | Madison | ✓ | | Vanderburgh | ✓ | |
| Delaware | ✓ | | Marion | ✓ | ✓ | Vermillion | ✓ | ✓ |
| Dubois | ✓ | ✓ | Marshall | ✓ | ✓ | Vigo | ✓ | |
| Elkhart | ✓ | | Martin | ✓ | | Warren | ✓ | |
| Fayette | | ✓ | Miami | ✓ | ✓ | Washington | ✓ | ✓ |
| Floyd | ✓ | | Monroe | ✓ | | Wayne | ✓ | |
| Fountain | ✓ | | Montgomery | ✓ | | Wells | | ✓ |
| Fulton | ✓ | ✓ | Morgan | | ✓ | Whitley | ✓ | ✓ |
| Grant | ✓ | | Noble | ✓ | | Whitney | | ✓ |
| Greene | ✓ | ✓ | Orange | | ✓ | | | |
| Hamilton | ✓ | ✓ | Owen | ✓ | | | | |
| Hancock | ✓ | | Parke | ✓ | | | | |

Source: Community Survey, Indiana Consolidated Plan, 2004.

Three percent of respondents indicated that there had been housing complaints filed against their organization in the past five years. Of the three respondents who explained the complaints filed, one of the claims was thrown out, one dealt with poor facilities for multi-family dwellings, and the last complaint addressed accessibility.

The survey also inquired about various fair housing policy ordinances. Sixty-eight percent of respondents said that their community has a fair housing resolution/ordinance, and 61 percent indicated they have an affirmative action plan. Sixty-nine percent of respondents said they had an equal opportunity ordinance. Seventy percent of respondents indicated that their community's resolution/ordinance had been approved by the State.

Community Development Needs

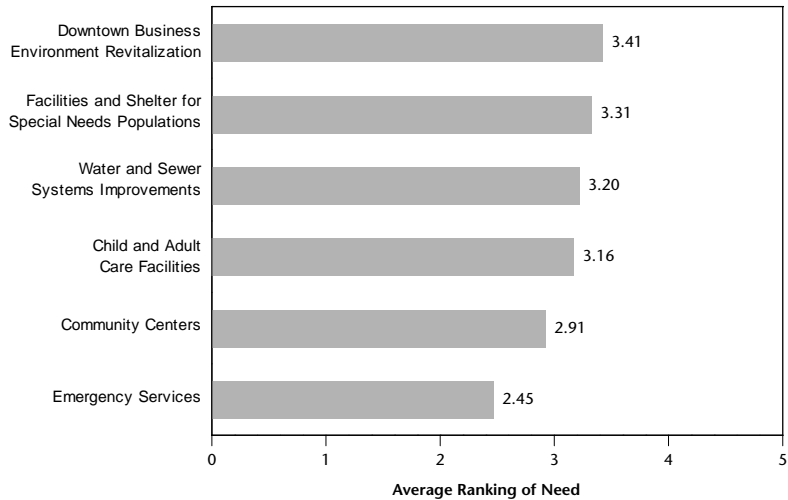
In the 2004 Community Survey, respondents were also asked about a range of community development issues in their communities, including employment conditions, the need for public infrastructure improvements, and the need for community and special needs services and facilities.

The survey asked respondents to rank the community development needs in order of how much they are needed in their areas (with 1 being the least needed and 5 being the most needed). The average levels of need of community development needs are shown in Exhibit III-30.

Exhibit III-30. Average Ranking of Community Development Needs

Note:
1 = least needed to 5 = most needed

Source:
Community Survey, Indiana Consolidated
Plan, 2004.



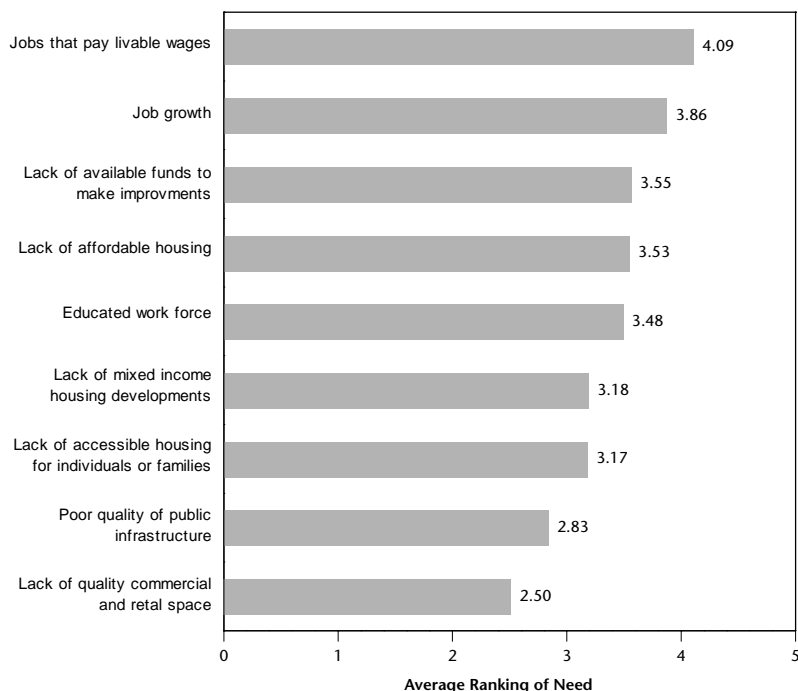
In general, respondents indicated a need for downtown business environment revitalization, facilities and shelters for special needs populations, water and sewer system improvements, and child and adult care facilities.

Respondents were also asked to rank the barriers to community and economic development their community faces on a scale of one to five, with a one being the smallest barrier and five being the biggest barrier. Exhibit III-31 on the following page shows the average ranking of barriers to community and economic development.

**Exhibit III-31.
Barriers to Community
and Economic
Development**

Note:
1 = smallest barrier and 5 = biggest barrier.

Source:
Community Survey, Indiana Consolidated
Plan, 2004.



As shown above, respondents' perceive the top barriers to development in Indiana's communities as employment related. Funding for improvements and housing issues follows closely behind as a significant barrier to community economic development. The 2003 respondents also perceived the same top two barriers, ranking livable wages at 4.02 and job growth at 3.77. The third barrier for 2003 was lack of affordable housing, but in 2004, available funds to make improvements was perceived as a larger barrier.

In the 2004 survey, 22 percent of survey respondents said that the number of jobs had increased in their communities, compared to 27 percent in 2003, 37 percent in 2002, and 60 percent in 2001. Fifty-four percent of 2004 respondents said the number of jobs in their communities had decreased, compared to 57 percent in 2003, 50 percent in 2002, and only 26 percent in 2001.

Respondents were also asked if the perception of their community has improved or declined and the reasons for any change.

In the 2001 survey, 70 percent of respondent said that the perception of their community had improved during the past five years. In contrast, just 54 percent of respondent to the 2002 survey, 51 percent of the 2003 survey respondents, and 56 percent from the 2004 survey said that perception had improved. Exhibit III-32 shows the community perception results for 2001 through 2004.

Exhibit III-32.
Community Perception,
2001-2004

Source:
Community Survey, Indiana Consolidated
Plan, 2001-2004.

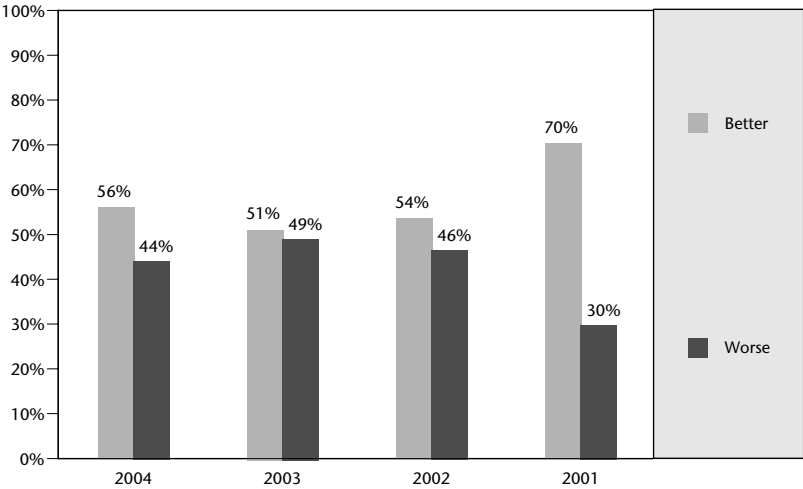


Exhibit III-33 lists the responses to the question regarding community perception.

Exhibit III-33.**Has the perception of this community gotten better or worse over the last 5 years? Why?****Better**

2 new schools built. New stores like Wal-Mart and Lowes have opened.

Affordable rental for elderly available in small towns.

Area growth results in more retail jobs.

Attractive way of life.

Because of revitalization downtown and growth in other areas.

Because we have people that want to help but don't know how.

Began as an abandoned military base. Now there are over 2500 residents and 40+ businesses.

Better by how we draw in tourism. Worse to the people that actually live in the community.

Better economic development, quality development and cooperation between local government and developers.

Better in some areas.

Casino has helped this small community.

Clean city.

Communities are working together-business and government. NFP agencies recognized for their role in creating jobs and partners in community development.

Community growing-population growing-commercial business growing.

Community sees the need to make changes.

Downtown area revitalized, gentrified inner city neighborhoods.

Downtown development.

Downtown has improved-Chrysler expanded.

Downtown upgrades, downtown housing, growth in suburban markets.

Due to creation of new jobs.

Due to more active involvement of organizations within the community.

Due to revitalization efforts.

Due to some renovated buildings and business districts seem improved.

Due to tourism.

Economic development has brought new business & jobs. Lots of new housing has started.

Good public relations and talented people.

Good social services, good charitable community, good leadership.

Good tie-in's with other larger communities.

Growing diversity in population.

Growth of large industries and major infrastructure improvements.

Growth.

High profile community - lots of professional and good schools.

I think Mayor Hudnut was able to bring new business and a higher standard to Indianapolis.

Improved - Indiana Chamber of Commerce Community of the Year 2003.

Improved due to economic development projects; business attractions and retention efforts.

Improved infrastructure, increased job opportunities, improved parks and recreation areas.

Improved wheelchair street crossings.

Improvements slow but sure.

Improvements to downtown, including major park downtown. Businesses opening downtown. Volunteers working on downtown.

Exhibit III-33 (continued).

Has the perception of this community gotten better or worse over the last 5 years? Why?

Better (continued)

Increased due to annexation.

Increased tourism-legalized gambling.

Industrial and residential housing development. School system. New downtown underpass.

Industry has expanded. Need infrastructure (roads) to develop industrial area.

Infrastructure improvements.

Infrastructure needs are better met, public parks are in better shape, downtown revitalization, cooperation between cities, county and Purdue.

Investment in downtown, increased of numbers of people visiting downtown, improved streets, partnerships with university.

It must be good. From 1990-2000 we grew 47% in population.

Jasper continues to be a leader in our community with job opportunities, new businesses, housing developments, annexations, infrastructure, community services and involvement.

Less impact or perception of student impact on some neighborhoods.

Manufacturing jobs with good income are disappearing.

Many residents are satisfied with the status quo. There is resistance to change.

More awareness-people caring.

More diversified.

More industry.

More jobs are attracting more persons to Boone County. However, it creates a need for more median income housing & schools and the possibility of more crime.

More positive. This is a dynamic growing city.

More progressive thinking elected officials.

More stability than previously.

Mostly cosmetic. Improved downtown residential development.

New buildings and businesses.

New businesses, job opportunities, housing.

New commercial development, upscale housing, improved infrastructure.

New retail merchants, new sewer system, water upgrade, some new sidewalks.

New transportation system, local learning center.

New water this year.

Niche retailers.

Orthopedic industry.

Overall perception has improved slightly. Change is due to progress made on developing a city plan.

People have been made aware of problems and seem to have started to step up when needed.

People working at it.

Planning for growth.

Population has grown.

Positive spin due to uprising in economy; more companies hiring.

Retail growth.

Revitalization programs for downtown and tax credit incentives are in progress.

Revitalized downtown and many renovated homes.

Exhibit III-33 (continued).

Has the perception of this community gotten better or worse over the last 5 years? Why?

Better (continued)

Seems to be turning around-political change in leadership.

Several key developments are in motion to help the community - new community center and programs, and the redevelopment of a public housing site called Brokenburr.

Since riverboat gaming has come to southeastern Indiana, more people are now aware of our beauty and what we have to offer.

Slowly getting better.

Some new industries, some local expansions, downtown revitalization effort underway, new waste water treatment plant being built, etc.

Some progress with steel plant but has not brought other subsidiary business to area.

Some work has started but more needs to be done in downtown revitalization.

Sports teams.

Steady growth.

Strong leadership, innovative solutions, collaboration.

The downtown area has gone through a major revitalization through funding by private individuals. Has brought many people into our town.

The perception of visitors is good.

There have been some improvements in the downtown area.

There is a town board that cares.

Through gentrification of downtown revitalization.

Township government has kept costs down - emergency services have improved but budget has not increased.

Transportation for elderly and disabled.

We are a growing residential area with good quality of life for the most part.

We continue as a city to be innovative in attracting new businesses.

We got a gas station after 6 years of not having one. 2 restaurants re-opened.

We've made significant investment in our public parks, and we've initiated the enforcement of an unsafe building ordinance that has resulted in the demolition of about a dozen dilapidated homes.

With future growth being planned.

Worse

2 factories have closed.

Available jobs pay less.

Because of loss in manufacturing jobs going overseas or down south.

Changing demographics. Attempting to force clean up/fix up homes' exterior-when they have not enforced interior housing codes. Only go after landlords-not private owners on health-safety issues.

Closing factories or places of employment.

Dairy bringing sewage and smell.

Decrease in jobs and low pay for jobs. Education. Industry.

Down economy and 2 major losses of businesses (Arvin HQ and Cummins).

Downtown business area, several vacant businesses.

Downtown business district is all but gone. Central city neighborhoods have significant disinvestments.

Exhibit III-33 (continued).

Has the perception of this community gotten better or worse over the last 5 years? Why?

Worse (continued)

Due to factory losing and lack of jobs to provide living.

Due to many businesses closing in downtown area.

Due to slow progress on improvements.

Economy.

Economy and job availability.

Economy and job loss here and in the state.

Employment.

Factories closed. People can't afford housing or moving out of county.

Factories have moved out. Lost jobs-more people on welfare.

Few opportunities for minorities or persons with low to moderate incomes.

High water/sewage bills. High taxes.

Increased crime, substance abuse problems related to changing demographics.

Inner city has nothing bringing in money. Just tax supported businesses. Uproar of personal property tax.

Job growth has declined, factories are closing.

Job loss.

Job loss & affordable housing.

Job opportunities.

Job/employer loss.

Jobs lost, lost tax base, school system takes majority of tax base. No business community/economic development.

Lack of growth.

Lack of jobs.

Lack of jobs.

Lack of jobs. Companies moving out of the country.

Lack of livable wage jobs require many college graduates to leave the area - rental property is not only very expensive, but also hard to find.

Lack of living wage jobs.

Lack of pride- the last industry that came was AK Steel, very few local people were hired.

Lack of several key issues - housing, workforce, etc.

Lack of stated shared vision on where headed and how to get there.

Little improvement in jobs.

Local bank closed; no new business attracted; many older homes deteriorating- joblessness keeping many financially unable to upkeep; proposed elementary school closing threatens future.

Local government has made strides toward recovery. Some business partnerships have begun.

Loss of 2 major employers-state hospital and Regal Rugs.

Loss of automobile manufacturing.

Loss of employment as a result of plant closures.

Loss of industry and many jobs, especially in higher paying manufacturing.

Loss of jobs.

Loss of jobs in manufacturing sector. Inability for leaders to cooperate across political boundaries. Education system not meeting needs of all students.

Exhibit III-33 (continued).

Has the perception of this community gotten better or worse over the last 5 years? Why?

Worse (continued)

Loss of jobs- no growth.

Loss of manufacturing base and loss of young adults.

Lost major employer.

Low "ISTEP" scores and more run down housing.

Major employer went bankrupt and purchaser moved business to Indianapolis. The big TIF district outlet mall is fading, possibly because the ownership changes may be for tax write-offs rather than to build a profitable business.

Major employers are leaving the area. No growth in any industry.

Many jobs have been lost in the community due to plant closings and downsizing.

Mills continuing to downsize.

Most do not see the hidden underclass. They focus on a viable downtown and there own well-being and say things are going well.

Need curb & sidewalk improvements.

No jobs.

No jobs and large number of businesses gone; tremendous increase in property taxes.

No jobs- no main highways go through town.

No small businesses coming to town-lost 2 small businesses.

Over the years we have gone from rural to urban without much planning for the growth.

People feel little pride in community.

Police force has been in a state of large turnover of officers. Pay, old mayor relations with department.

Poor economy-loss of businesses.

Racism- schools (over which community has no control)- perception of crime- lack of increased value in real estate (excluding current assessment problems, real estate in this community barely holds it's value so no impetus to buy, improve).

Recession-low wages.

Reluctant/resistance to change, continued "brain drain" (college grads leave area due to lack of opportunity and/or depressed wages).

Rule changes that make it easier for people in subsidized housing to be evicted than the inability to access other housing due to prior eviction-often w/o good cause-credit problems, etc.

Rural area that hasn't seen much change.

Seeing jobs leave and only replaced with lower paying jobs.

Several large factories have closed-so many unemployed.

Significant number of closures-business-high unemployment. Better-university growth, cultural community activities.

Stagnation and lack of city officials to work with organizations. Especially not-for-profit in the housing counseling range. To provide adequate funding to do their jobs.

Substandard school. Environmental and aesthetic problems surrounding the mill.

The community is based on an industrial and manufacturing economy. Those jobs have decreased and been replaced primarily by retail jobs at a lower pay scale.

The gains of the 90's in income and housing have stalled-putting extreme burden on low and moderate income households.

Exhibit III-33 (continued).

Has the perception of this community gotten better or worse over the last 5 years? Why?

Worse (continued)

The need for local collaborative efforts for the under education has decreased in the past year.

There is the perception that South Bend is unsafe due to violent crime.

This area leads the state in under employment. Losing jobs, especially jobs that will support the family.

This perception is promoted by the media. Plant closing with loss of jobs (10-100) makes headlines. New business with 3 new employees does not. Overall in view of economy we are not doing that bad.

Those with no transportation shopping is out of reach, jobs are poor, public safety is poor in some areas, etc.

Two major employers shut down.

Unemployment is still low but underemployment is extreme. Lost the middle management and middle income strata in the community.

Unresolved problems regarding the vx nerve agent neutralization at the Newport Chemical Depot near Newport, IN.

Vacancies in downtown area- infrastructure needs- sewers, sidewalks. Youth center needed.

Vacant downtown, loss of jobs.

We are a rural area and people want to seem to move out of the city.

We have had community meeting regarding these issues- no resolution.

We seem to be stuck with a negative or zero growth rate-large emigration to the county-need consolidated government.

We seem to take 3 steps forward and 4 steps back-with announcements of plant closings.

We've changed from manufacturing to service. Loss of jobs; low wages; schools do not have a strong reputation.

Workers making less.

Worse in dealing with people that are HIV positive or transgendered.

Worse inside south bend.

Same

Always been good.

Continues to stay same, small town and lack of growth.

Lack of concern.

Our community has always been perceived as progressive, involved, and well to do. The reality is that 1/3 of the population. Could be classified as low to moderate income. Many fall through the cracks.

People have grown to accept the community as it is.

Slow changes.

Stable.

Static.

Valparaiso and all of Porter County have very good reputations, and that hasn't changed.

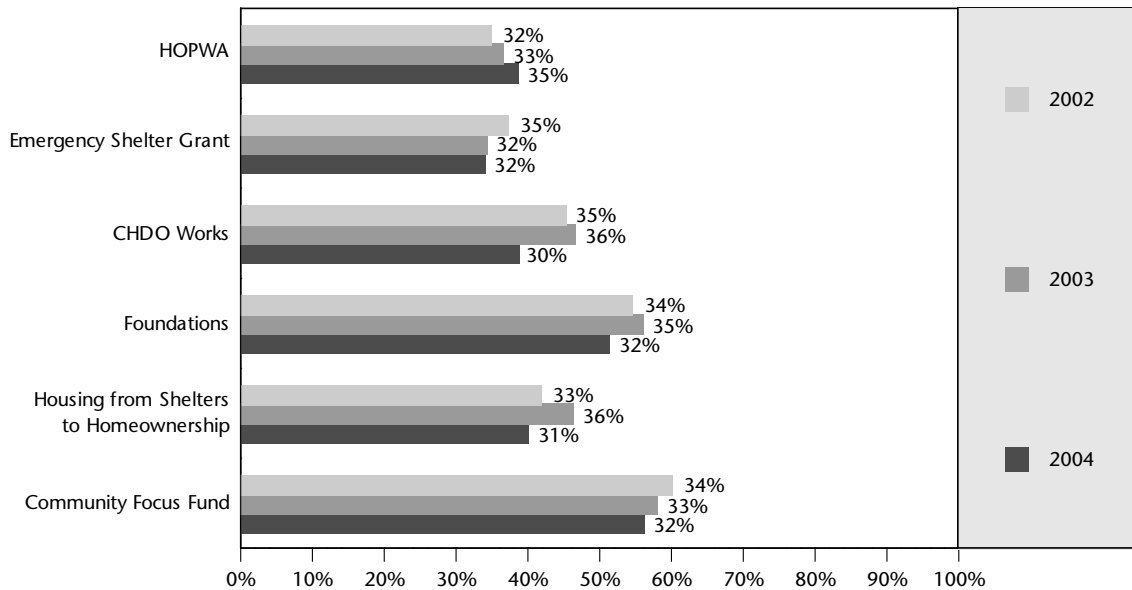
We are a recreation area. Our perception is about the same as 5 years ago.

We are small towns and counties. Mostly farm oriented.

HUD Grant Programs

The final survey questions solicited information about awareness and use of the State's HUD grant programs, administered by the Indiana Department of Commerce, the Indiana Housing Finance Authority, and the Family Social Services Administration. Exhibit III-34 shows community awareness of survey respondents for six programs funded by CDBG, HOME, HOPWA and ESG funds.

Exhibit III-34.
Awareness of Federal Programs



Source: Community Survey, Indiana Consolidated Plan, 2002-2004.

Compared to 2003, respondents had more awareness of HOPWA, the same awareness of the Emergency Shelter Grant, slightly less awareness of the Community Focus Fund program, and less awareness of the Housing from Shelters to Homeownership, Foundations, and CHDO Works programs.